Standard Bank PLC. & It's Subsidiaries

Consolidated Balance Sheet (Un audited & Provisional)

As at 30 September 2025

Particulars	Notes	Amount in Taka 30.09.2025	Amount in Taka 31.12.2024
PROPERTY & ASSETS			
CASH	**3(a)**	**11,980,024,126**	**14,545,100,249**
Cash in Hand (including foreign currencies)		2,426,040,467	2,660,678,261
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		9,553,983,659	11,884,421,988
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	**4(a)**	**12,104,003,313**	**8,607,124,831**
In Bangladesh		7,740,407,045	5,011,859,138
Outside Bangladesh		4,363,596,268	3,595,265,693
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	**5**	-	-
INVESTMENTS IN SHARES & SECURITIES	**6(a)**	**37,015,048,906**	**27,139,679,084**
Government		27,324,103,500	17,385,356,300
Others		9,690,945,406	9,754,322,784
INVESTMENTS	**7(a)**	**207,405,886,175**	**203,615,557,132**
General investments etc.		202,244,423,636	198,805,410,808
Bills Purchased and Discounted		5,161,462,539	4,810,146,324
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	**8(a)**	3,390,297,682	3,331,696,382
OTHER ASSETS	**9(a)**	16,288,942,829	13,252,710,957
NON-BANKING ASSETS		-	-
TOTAL PROPERTY & ASSETS		**288,184,203,032**	**270,491,868,635**
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	**10(a)**	31,236,346,042	22,303,161,617
DEPOSITS AND OTHER ACCOUNTS	**11(a)**	**206,001,577,761**	**201,255,763,933**
Al-Wadeeah Deposits & Other Deposits		31,409,899,895	33,896,364,874
Bills Payable		2,586,144,051	2,988,660,121
Mudaraba Savings Deposits		18,813,896,979	18,438,038,101
Mudaraba Short Term Deposits		18,771,450,228	17,695,585,464
Mudaraba Term Deposits		115,852,010,580	115,521,757,932
Mudaraba Deposit Schemes		18,568,176,028	12,715,357,441
OTHER LIABILITES	**12(a)**	31,817,732,864	28,379,275,121
TOTAL LIABILITIES		**269,055,656,667**	**251,938,200,671**
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	**13**	11,158,423,080	11,158,423,080
Statutory Reserve	**14**	7,584,124,488	7,364,646,159
General Reserve	**15**	-	-
Revaluation Reserve on Investment		-	-
Retained earnings	**16(a)**	385,825,145	30,426,667
Non-controlling Interest	**16.1(b)**	173,652	172,058
TOTAL SHAREHOLDERS' EQUITY		**19,128,546,365**	**18,553,667,964**
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		**288,184,203,032**	**270,491,868,635**
Net Asset Value (NAV) per share (previous year's figure restated)	**44(a)**	**17.14**	**16.63**

Standard Bank PLC. & It's Subsidiaries
Consolidated Balance Sheet (Un audited & Provisional)
As at 30 September 2025

Particulars	Notes	Amount in Taka 30.09.2025	Amount in Taka 31.12.2024
OFF-BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES	17(a)		
Acceptances and Endorsements		20,644,629,180	23,455,549,474
Letters of Guarantee		21,016,927,812	18,021,913,799
Irrevocable Letters of Credit		28,037,075,237	22,929,933,060
Bills for Collection		8,046,701,088	10,342,088,795
Other Contingent Liabilities		-	-
TOTAL:		**77,745,333,316**	**74,749,485,128**
OTHER COMMITMENTS:			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
TOTAL OFF - BALANCE SHEET ITEMS		**77,745,333,316**	**74,749,485,128**

These financial statements should be read in conjunction with annexed notes

Head of FAD & CFO

Company Secretary

Managing Director & CEO

Director

Chairman

Standard Bank PLC. & It's Subsidiaries
Consolidated Profit and Loss Account (Un audited & Provisional)
for the Quarter ended 30 September 2025

Particulars	Notes	January to September,2025	January to September,2024	July to September,2025	July to September,2024
		Amount in Taka			
Investment Income	18.3(a)	13,583,730,329	12,338,245,784	4,451,613,498	4,481,808,400
Less: Profit paid on Deposits & Placement etc.	19(a)	13,052,196,650	10,062,576,537	4,455,725,675	3,648,728,523
Profit on Investments		531,533,679	2,275,669,247	(4,112,177)	833,079,876
Income from investments in shares & securities	20(a)	1,928,361,676	885,267,283	620,428,041	332,977,448
Commission, Exchange Earnings & Brokerage	21(a)	2,296,263,121	2,415,443,099	762,002,384	791,516,564
Other Operating Income	22(a)	288,028,647	351,531,022	85,465,461	83,697,115
		4,512,653,443	3,652,241,404	1,467,895,886	1,208,191,127
TOTAL OPERATING INCOME (A)		5,044,187,122	5,927,910,651	1,463,783,708	2,041,271,003
Salary & Allowances	23(a)	2,115,053,362	2,325,343,236	630,858,167	766,771,202
Rent, Taxes, Insurance, Electricity etc.	24(a)	561,244,047	502,435,555	214,648,699	173,655,922
Legal Expenses	25(a)	13,726,369	15,172,792	6,787,906	6,729,998
Postage, Stamp, Telecommunication etc.	26(a)	13,501,403	15,573,260	4,438,059	4,761,892
Stationery, Printing, Advertisement etc.	27(a)	39,808,759	54,282,730	14,134,785	14,759,067
Managing Director's salary & fees	28	8,700,000	4,350,000	-	-
Directors' Fee & Other benefits	29(a)	6,215,370	4,422,927	3,288,320	1,931,054
Shariah Supervisory Committee's Fees & Expenses	29.2	248,785	185,629	55,880	-
Audit Fees	30(a)	511,071	480,250	(288,098)	(264,378)
Charges on Investment losses	31(a)	-	-	-	-
Depreciation and Repair of Bank's Assets	32(a)	163,285,375	242,383,363	33,664,373	82,059,406
Zakat Expenses	32.1	-	-		
Other Expenses	33(a)	277,079,333	280,373,868	66,564,672	91,216,808
TOTAL OPERATING EXPENSES (B)		3,199,373,874	3,445,003,610	974,152,763	1,141,620,972
Profit / (Loss) Before Provision (C) = (A - B)		1,844,813,247	2,482,907,041	489,630,945	899,650,031
Provision for investments	34(a)				
Specific Provision for Classified Investments		683,523,299	1,033,863,774	115,532,500	361,639,645
General Provision for Unclassified Investments		-	-	-	-
Special General Provision		-	-	-	-
Provision for Off-Balance Sheet items		-	-	-	-
Provision for diminution in value of investments		8,450,874	11,411,670	5,762,530	6,115,219
Provision for impairment of client margin loan		23,392,702	26,492,781	16,959,025	12,083,409
Other Provision		10,610,000	-	-	-
Total Provision (D)		725,976,875	1,071,768,225	138,254,055	379,838,272
Total Profit / (Loss) before Taxes (E)=(C - D)		1,118,836,372	1,411,138,815	351,376,890	519,811,759
Provision for Taxation		542,572,912	875,635,126	152,185,959	330,675,750
Current Tax	12.1(a)	551,265,455	907,883,250	152,338,575	339,519,475
Deferred Tax	9.6	(8,692,543)	(32,248,124)	(152,616)	(8,843,725)
Net Profit / (Loss) after Taxation :		576,263,460	535,503,689	199,190,931	189,136,009
Appropriations :					
Statutory Reserve	14(a)	219,478,329	262,879,281	67,907,457	103,370,596
General reserve		-	-		
Capital Reserve		1,835,940			
Dividend		-	-		
Retained Earnings carried forward		354,949,191	272,624,408	131,283,094	85,765,413
Attributable to					
Equity Holders' of Bank		354,947,597	272,620,140	131,282,714	85,765,413
Coupon Paybale to Mudaraba perpetual Bond		-	-		
Provision for Start-up Fund		-	-		
Non-controlling interest		1,594	4,268	380	-
Consolidatd Earning per Share (EPS): (Previous year's figure restated)	36(a)	0.52	0.48	0.18	0.17
Bank Earning per Share (EPS): (Previous year's figure restated)		0.52	0.41	0.17	0.17

Head of FAD & CFO

Company Secretary

Director

Managing Director & CEO

Chairman

Standard Bank PLC. & It's Subsidiaries

Consolidated Cash Flow Statement (Un audited & Provisional)
for the Quarter ended 30 September 2025

Particulars	Notes	Amount in Taka January to September,2025	Amount in Taka January to September,2024
A) CASH FLOWS FROM OPERATING ACTIVITIES			
Investment Income receipts in Cash		13,499,485,665	12,913,591,485
Profit payments in Cash		(11,307,819,933)	(8,840,173,068)
Dividend receipts		-	-
Fee and commission receipts in Cash		963,617,650	975,590,822
Recoveries on Investments previously written off		90,101,542	35,291,715
Cash Payments to employees		(2,123,753,362)	(2,329,693,236)
Cash Payments to suppliers		(39,808,759)	(54,282,730)
Income taxes paid		(977,717,325)	(649,685,650)
Receipts from other operating activities		287,959,587	351,289,572
Payments for other operating activities		(954,222,190)	(760,782,900)
Cash generated from operating activities before changes in operating assets and liabilities		**(562,157,124)**	**1,641,146,010**
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		63,377,378	156,053,318
Investment to other banks		-	-
Investment to customers		(3,790,329,043)	(6,372,131,609)
Other assets		(2,884,782,325)	(731,035,733)
Deposits from other banks		1,683,209,764	(3,307,884,357)
Deposits from customers		3,062,604,064	7,064,785,229
Other liabilities account of customers		-	-
Trading liabilities		9,483,184,425	1,696,344,991
Other liabilities		2,832,893,136	1,389,361,175
		10,450,157,399	(104,506,986)
Net cash flows from operating activities (A)		**9,888,000,274**	**1,536,639,024**
B) CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(50,165,245)	(68,745,789)
Sale of property, plant & equipment		69,060	241,450
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		**(50,096,185)**	**(68,504,339)**
C) CASH FLOWS FROM FINANCING ACTIVITIES			
Received from issue of Investment capital and debt security		-	-
Received for redemption of Investment capital and debt security		(300,000,000)	(1,350,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		-	(272,156,662)
Net cash flow from financing activities (C)		**(300,000,000)**	**(1,622,156,662)**
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		**9,537,904,089**	**(154,021,977)**
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		1,332,645,470	1,439,852,277
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		**40,537,581,380**	**32,864,147,045**
G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)		**51,408,130,939**	**34,149,977,346**
CASH AND CASH EQUIVALENTS AT END OF THE QUARTER			
Cash in hand (including foreign currencies)		2,426,040,467	2,416,696,777
Balance with Bangladesh Bank and its agent bank(s)(including foreign currencies)		9,553,983,659	10,995,894,606
Balance with other Banks and financial institutions		12,104,003,313	5,102,017,663
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		27,324,030,000	15,635,280,000
Prize Bonds		73,500	88,300
		51,408,130,939	**34,149,977,346**
Net Operating Cash Flows (NOCF) per Share	**38(a)**	**8.86**	**1.38**

(Previous year's figure restated)

These financial statements should be read in conjunction with annexed notes

Head of FAD & CFO

Company Secretary

Managing Director & CEO

Director

Chairman

Standard Bank PLC. & It's Subsidiaries

Consolidated Statement of Changes in Shareholders' Equity (Un audited & Provisional)
for the Quarter ended 30 September 2025

(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	Non Controlling Interest	Revaluation gain/loss on investments	Surplus in Profit and Loss Account / Retained earnings	Total
Balance as on 1-1-2025	11,158,423,080	7,364,646,159	172,058	-	30,426,667	18,553,667,964
Prior years adjustment						
Changes in accounting policy	-	-		-	-	-
Restated Balance	**11,158,423,080**	**7,364,646,159**	**172,058**	**-**	**30,426,667**	**18,553,667,964**
Surplus/Deficit on revaluation of properties	-	-		-	-	-
Adjustment of last year revaluation gain on investments				-		-
Surplus/Deficit on revaluation of investment	-	-		-	-	-
Currency translation difference	-	-		-	450,881	450,881
Net gains and losses not recongnised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	-	-		-
Adjustment of last year	-	-	-	-		-
Net profit for the period	-	-		-	576,263,460	576,263,460
Dividends (Cash & Bonus shares)	-	-		-	-	-
Non Controlling Interest			1,594		(1,594)	-
Issue of Right Shares	-	-		-	-	-
Coupon Paybale to Mudaraba perpetual Bond	-	-		-	-	-
Start-up Fund	-	-		-	-	-
CSR Fund	-	-		-	-	-
Capital Reserve					(1,835,940)	(1,835,940)
Appropriation made during the year	-	219,478,329		-	(219,478,329)	-
Balance as on 30.09.2025	**11,158,423,080**	**7,584,124,488**	**173,652**	**-**	**385,825,145**	**19,128,546,365**
Balance as on 30.09.2024	**11,158,423,080**	**7,231,905,405**	**171,781**	**-**	**299,444,340**	**18,689,944,606**

These financial statements should be read in conjunction with annexed notes

Head of FAD & CFO

Company Secretary

Managing Director & CEO

Director

Chairman

Standard Bank PLC.

Balance Sheet-Solo Basis (Un audited & Provisional)

As at 30 September 2025

Particulars	Notes	Amount in Taka	
		30.09.2025	31.12.2024
PROPERTY & ASSETS			
CASH	3	**11,980,024,126**	**14,545,100,249**
Cash in Hand (including foreign currencies)		2,426,040,467	2,660,678,261
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		9,553,983,659	11,884,421,988
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4	**11,487,635,820**	**7,934,700,913**
In Bangladesh		7,652,488,423	4,968,512,095
Outside Bangladesh		3,835,147,397	2,966,188,818
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-
INVESTMENTS IN SHARES & SECURITIES	6	**40,050,235,997**	**30,106,442,010**
Government		27,324,103,500	17,385,356,300
Others		12,726,132,497	12,721,085,710
INVESTMENTS	7	**202,798,349,087**	**199,192,705,722**
General investments etc.		197,636,886,547	194,382,559,398
Bills Purchased and Discounted		5,161,462,539	4,810,146,324
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8	3,251,980,533	3,201,815,288
OTHER ASSETS	9	15,994,370,972	12,949,067,273
NON-BANKING ASSETS		-	-
TOTAL ASSETS		**285,562,596,535**	**267,929,831,455**
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10	31,236,346,042	22,303,161,617
DEPOSITS AND OTHER ACCOUNTS	11	205,977,478,326	201,232,675,328
Al-Wadeeah Deposits & Other Deposits		31,385,800,460	33,873,276,269
Bills Payable		2,586,144,051	2,988,660,121
Mudaraba Savings Deposits		18,813,896,979	18,438,038,101
Mudaraba Short Term Deposits		18,771,450,228	17,695,585,464
Mudaraba Term Deposits		115,852,010,580	115,521,757,932
Mudaraba Deposit Schemes		18,568,176,028	12,715,357,441
OTHER LIABILITES	12	29,237,018,837	25,857,064,881
TOTAL LIABILITIES		**266,450,843,205**	**249,392,901,826**
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	13	11,158,423,080	11,158,423,080
Statutory Reserve	14	7,584,124,488	7,364,646,159
General Reserve	15	-	-
Revaluation Reserve on Investment	15.1	-	-
Retained earnings	16	369,205,762	13,860,390
TOTAL SHAREHOLDERS' EQUITY		**19,111,753,330**	**18,536,929,629**
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		**285,562,596,535**	**267,929,831,455**
Net Asset Value (NAV) per share (Previous year's figure restated)	44	**17.13**	**16.61**

Standard Bank PLC.
Balance Sheet-Solo Basis (Un audited & Provisional)
As at 30 September 2025

Particulars	Notes	Amount in Taka 30.09.2025	Amount in Taka 31.12.2024
OFF-BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES			
Acceptances and Endorsements	17.1	20,644,629,180	23,455,549,474
Letters of Guarantee	17.2	21,016,927,812	18,021,913,799
Irrevocable Letters of Credit	17.3	28,037,075,237	22,929,933,060
Bills for Collection	17.4	8,046,701,088	10,342,088,795
Other Contingent Liabilities	17.5	-	-
TOTAL:		77,745,333,316	74,749,485,128
OTHER COMMITMENTS:			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
TOTAL OFF - BALANCE SHEET ITEMS		77,745,333,316	74,749,485,128

These financial statements should be read in conjunction with annexed notes

Head of FAD & CFO

Company Secretary

Managing Director & CEO

Director

Chairman

Standard Bank PLC.
Profit and Loss Account-Solo Basis (Un audited & Provisional)
for the Quarter ended 30 September 2025

Particulars	Notes	Amount in Taka			
		January to September,2025	January to September,2024	July to September,2025	July to September,2024
Investment Income	18	13,526,836,060	12,297,487,507	4,448,708,985	4,468,756,222
Less: Profit paid on Deposits & Borrowings etc.	19	13,052,196,650	10,062,576,537	4,455,725,675	3,648,728,523
Net Profit on Investments		**474,639,410**	**2,234,910,970**	**(7,016,691)**	**820,027,698**
Income from investments in shares & securities	20	1,896,233,397	820,852,464	604,661,578	310,203,396
Commission, Exchange Earnings & Brokerage	21	2,106,321,542	2,168,019,997	688,919,178	734,244,799
Other Operating Income	22	270,433,307	343,136,938	83,072,179	80,608,123
		4,272,988,246	3,332,009,399	1,376,652,934	1,125,056,317
TOTAL OPERATING INCOME (A)		**4,747,627,656**	**5,566,920,369**	**1,369,636,244**	**1,945,084,016**
Salary & Allowances	23	2,015,486,537	2,228,146,285	594,376,582	733,188,367
Rent, Taxes, Insurance, Electricity etc.	24	493,012,574	477,750,600	168,640,209	164,820,238
Legal Expenses	25	5,359,970	5,951,724	3,773,544	3,563,374
Postage, Stamp, Telecommunication etc.	26	10,508,125	12,732,837	3,439,929	3,718,018
Stationery, Printing, Advertisement etc.	27	34,420,098	50,528,766	12,228,900	13,993,842
Managing Director's salary & fees	28	8,700,000	4,350,000	-	-
Directors' Fee & Other benefits	29	5,041,070	3,987,927	2,749,160	1,827,054
Shariah Supervisory Committee's Fees & Expenses	29.2	248,785	185,629	55,880	113,202
Audit Fees	30	28,750	480,250	(442,175)	68,000
Charges on Investment losses	31	-	-	-	-
Depreciation and Repair of Bank's Assets	32	159,827,371	205,415,627	56,631,967	68,898,703
Zakat Expenses	32.1	-	-	-	-
Other Expenses	33	223,469,431	229,130,544	73,112,463	76,400,591
TOTAL OPERATING EXPENSES (B)		**2,956,102,713**	**3,218,660,189**	**914,566,459**	**1,066,591,389**
Profit / (Loss) Before Provision (C) = (A - B)		**1,791,524,943**	**2,348,260,180**	**455,069,785**	**878,492,627**
Provision for Investments	34				
Specific Provision for Classified Investments		683,523,299	1,033,863,774	115,532,500	361,639,645
General Provision for Unclassified Investments		-	-	-	-
Special General Provision		-	-	-	-
Provision for Off-Balance Sheet items		-	-	-	-
Provision for diminution in value of investments		-	-	-	-
Other Provision		10,610,000	-	-	-
Total Provision (D)		**694,133,299**	**1,033,863,774**	**115,532,500**	**361,639,645**
Total Profit / (Loss) before Taxes (E)=(C - D)		**1,097,391,644**	**1,314,396,405**	**339,537,285**	**516,852,982**
Provision for Taxation		522,567,943	853,487,952	147,061,053	323,856,536
Current Tax	12.1	531,260,486	885,736,076	147,213,669	332,700,261
Deferred Tax	9.6	(8,692,543)	(32,248,124)	(152,616)	(8,843,725)
Net Profit / (Loss) after Taxation :		**574,823,701**	**460,908,453**	**192,476,232**	**192,996,446**
Appropriations :					
Statutory Reserve		219,478,329	262,879,281	67,907,457.02	103,370,596.48
General reserve		-	-	-	-
Coupon Paybale to Mudaraba perpetual Bond		-	-		
Provision for Start-up Fund				-	
Provision for CSR Fund					
Dividend		-	-	-	-
Retained Earnings carried forward		**355,345,372**	**198,029,172**	**124,568,775**	**89,625,850**
Earning Per Share (EPS):	36	0.52	0.41	0.17	0.17

(Previous year's figure restated)

Head of FAD & CFO

Company Secretary

Managing Director & CEO

Director

Chairman

Standard Bank PLC.
Cash Flow Statement (Un audited & Provisional)
for the Quarter ended 30 September 2025

Particulars	Notes	Amount in Taka	
		January to September,2025	January to September,2024
A) CASH FLOW FROM OPERATING ACTIVITIES			
Investment Income receipts in Cash		13,410,463,118	12,808,418,389
Profit payments in Cash		(12,245,603,122)	(8,840,173,068)
Dividend receipts		-	-
Fee and commission receipts in Cash		773,676,072	728,167,720
Recoveries on Investment previously written off		90,101,542	35,291,715
Cash Payments to employees		(2,024,186,537)	(2,232,496,285)
Cash Payments to suppliers		(34,420,098)	(50,528,766)
Income taxes paid		(1,081,017,801)	(692,054,323)
Receipts from other operating activities		270,364,247	342,895,488
Payments for other operating activities		(812,174,475)	(632,071,430)
Cash generated from operating activities before changes in operating assets and liabilities		**(1,652,797,055)**	**1,467,449,440**
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		(5,046,787)	123,216,250
Investment to other banks		-	-
Investments to customers		(3,013,202,057)	(6,183,328,764)
Other assets		(1,955,593,355)	(455,115,132)
Deposits from other banks		1,683,209,764	(3,307,884,357)
Deposits from customers		2,254,999,705	7,065,881,769
Other liabilities account of customers		-	-
Trading liabilities		9,483,184,425	1,696,344,991
Other liabilities		3,149,302,058	1,178,095,463
		11,596,853,754	**117,210,220**
Net cash flow from operating activities (A)		**9,944,056,699**	**1,584,659,660**
B) CASH FLOW FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(50,165,245)	(89,832,506)
Sale of property, plant & equipment		69,060	241,450
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		**(50,096,185)**	**(89,591,056)**
C) CASH FLOW FROM FINANCING ACTIVITIES			
Received from issue of Investment capital and debt security		-	-
Payments for redemption of Investment capital and debt security		(300,000,000)	(1,350,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		-	(272,156,662)
Net Cash flow from financing activities (C)		**(300,000,000)**	**(1,622,156,662)**
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		**9,593,960,514**	**(127,088,058)**
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		1,332,645,470	1,439,852,277
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		39,865,157,462	32,344,493,707
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)		**50,791,763,446**	**33,657,257,927**
CASH AND CASH EQUIVALENTS AT END OF THE YEAR			
Cash in hand (including foreign currencies)		2,426,040,467	2,416,696,777
Balance with Bangladesh Bank and its agent bank(s)(including foreign currencies)		9,553,983,659	10,995,894,606
Balance with other Banks and financial institutions		11,487,635,820	4,609,298,244
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		27,324,030,000	15,635,280,000
Prize Bonds		73,500	88,300
		50,791,763,446	**33,657,257,927**
Net Operating Cash Flows (NOCF) per Share	38	**8.91**	**1.42**

(Previous year's figure restated)

These financial statements should be read in conjunction with annexed notes

Head of FAD & CFO

Company Secretary

Managing Director & CEO

Director

Chairman

Standard Bank PLC.
Statement of Changes in Shareholders' Equity (Un audited & Provisional)
for the Quarter ended 30 September 2025

(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	General Reserve	Revaluation gain/loss on investments	Surplus in Profit and Loss Account/ Retained earnings	Total
Balance as on 1-1-2025	11,158,423,080	7,364,646,159	-	-	13,860,390	18,536,929,629
Changes in accounting policy	-	-	-	-	-	-
Restated Balance	**11,158,423,080**	**7,364,646,159**	-	-	**13,860,390**	**18,536,929,629**
Surplus/Deficit on revaluation of properties	-	-	-	-	-	
Adjustment of last year revaluation gain on investments			-	-		-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-
Net gains and losses not recongnised in the income statement	-	-	-	-	-	-
Adjustment of last year	-	-		-		-
Net profit for the period	-	-		-	574,823,701	574,823,701
Dividends from SBL Capital Management Ltd					-	-
Dividends from SBL Securities Ltd					-	-
Dividends (Cash & Bonus shares)	-			-	-	-
Issue of Right Shares	-	-		-	-	-
Coupon Paybale to Mudaraba perpetual Bond					-	-
Start-up Fund	-	-	-	-	-	-
CSR Fund	-	-	-	-	-	-
Appropriation made during the year	-	219,478,329		-	(219,478,329)	-
Balance as on 30.09.2025	**11,158,423,080**	**7,584,124,488**	-	-	**369,205,762**	**19,111,753,330**
Balance as on 30.09.2024	**11,158,423,080**	**7,231,905,405**	-	-	**219,625,983**	**18,609,954,468**

These financial statements should be read in conjunction with annexed notes

Head of FAD & CFO

Company Secretary

Managing Director & CEO

Director

Chairman

Standard Bank PLC

Notes to the Financial Statements (Provisional & Un-audited)
for the 3rd quarter ended on 30th September 2025

1. LEGAL STATUS AND NATURE OF THE COMPANY

Standard Bank PLC was incorporated in Bangladesh as a Public Limited Company with limited liability under the Companies Act, 1994 on 11th May 1999 and commenced commercial operation on 3rd June 1999. The Bank went for the public issue of shares in 2003 and its shares are listed with Dhaka Stock Exchange and Chittagong Stock Exchange.Now it has 138 Branches all over Bangladesh.

The commercial banking activities of the Bank encompass a wide range of services including accepting deposits , making loans, discounting bills, conducting money transfer and foreign exchange transactions and performing other related services such as safe keeping, collections, issuing guarantees, acceptances and letters of credit.

The bank has been operating as full fledged Islamic shariah Based Banking with effect from 1st January,2021

Off-Shore Banking Unit (OBU)

The Bank obtained Off-shore Banking Unit Permission vide Letter No. BRPD (P-3)744(110)/2010-839 dated June 11, 2010 and commenced operation on June 23, 2015. The Off-shore Banking Unit is governed under the rules and guidelines of Bangladesh Bank. The principal activities of the Unit are to provide all kinds of commercial banking services to its customers in foreign currencies approved by the Bangladesh Bank.

1.1 **Subsidiary Companies**

1.1(a) **SBL Capital Management Ltd(SCML):**

The Bank obtained permission to embark upon Merchant banking from the Bangladesh Securities and Exchange Commission(SEC) vide its certificate no. SEC/Reg/MB/SUB/13/2010/529 dated January 05 ,2011 Under the Securities and Exchange Commission Act,1993. The main objectives of the Company are to carry out the business of full fledged merchant banking activities like issue management, portfolio management, underwriting, corporate advisory services etc

1.1(b) **Standard Excahnge Company (UK) Limited**

Bangladesh Bank vide their letter No.BRPD(M) 204/15/2009-18 Dated 15th February 2009 has accorded approval to the bank for opening a fully owned subsidiary company in the name and style of Standard Excahnge company (UK) Limited. The company was incorporated 19th June,2009 under the Companies Act 2006 of UK with the registration number 06851946 as private company limited by shares. The registered office is located at 101 whitechapel Road London. The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions, activities and operation commonly carried on or undertaken by remittance and exchange houses.

1.1(c) **Standard Co (USA) Inc.DBA : Standard Express:**

Bangladesh Bank vide their letter No. BRPD(M) 204/15/2009-116 Dated 27th October 2009 has accorded approval to the bank for opening a fully owned subsidiary company in the name and style of Standard Co (USA) Inc.DBA : Standard Express, in short we presented "Standard Express (USA) Ltd.The company was incorporated 1st February,2010 with the registration number 27-2118554 as private company limited by shares. The registered office is located at 37-22 73rd street #2B Jackson heights, New York. The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions, activities and operation commonly carried on or undertaken by remittance and exchange houses.

Standard Bank Securities Limited

Standard Bank Securities Limited was incorporated on November,22,2012 as a public limited company under the Companies Act 1994 vide certificate of incorporation no. C-105725/12.Standard Bank Securities Limited become member of Dhaka Stock Exchange Limited for brokerage transaction.Standard Bank Securities Limited commenced its operation from 21 June,2013. The main objectives of the company is to carry on the business of stock broker /stock dealer and other related business in connection with the dealing of listed securities . Other obectives of the company are to buy,sell, hold or otherwise acquire or invest the capital of the company in shares,stocks and fixed income securities etc.

2 SIGNIFICANT ACCOUNTING POLICIES

Basis of Preparation for Financial Statements

The Financial statements of the Bank are made upto 30th Septemebr 2025 and are prepared under the historical cost convention and in accordance with the "First Schedule (Sec-38) of the Bank Companies Act, 1991, BRPD Circular # 14 dated 25 June 2003, other Bangladesh Bank Circulars, International Accounting Standards and International Financial Reporting Standards adopted by the Institute of Chartered Accountants of Bangladesh, Companies Act, 1994, the Securities and Exchange Rules 1987, Dhaka & Chittagong Stock Exchange Listing Regulations and other laws and rules applicable in Bangladesh.In case of the requirement of Bangladesh Bank differs with those of IAS/IFRS , the requirement of Bangladesh Bank have been applied"

2.1 Basis of Consolidation :

The consolidated financial statements include the financial statements of standard Bank Limited, Islamic banking window, and its subsidiaries SBL Capital management Ltd,Standard Bank Securities Ltd,Standard Exchange Company (UK) Ltd and Standard Co (USA) Inc.DBA : Standard Express made up to the end of the financial year. A Banking software system "Stelar" consolidated all transactions of branches as well as head office and produces consolidated balance sheet and Profit & loss Account . These consolidated records are maintained at the Head office of the Bank based on which these financial statements have been prepared.

The consolidated financial statements have been prepared in accordance with International Accounting standard 27: consolidated and separate financial statements , IAS-34 "Interim Financial Reporting" and Rules 13 of the Securities and Exchange Rules 1987 . The consolidated financial statements have been prepared to a common reporting period ending in 30th September 2025.

Standard Bank PLC. FAD Head Office, Dhaka

2.2 Statement of Cash flows

Statement of cash flows is prepared by using the 'Direct Method' in accordance with BAS 7 "Statement of Cash Flows" and under the guidance of Bangladesh Bank BRPD Circular No. 14 dated 25.06.2003 & BRPD Circular No. 15 dated 09.11.2009 whereby gross cash receipts and gross cash payments on Operating Activities, Investing Activities and Financing Activities have been recognized. Cash and Cash Equivalents comprise short term, highly liquid investments that are readily convertible and are subject to an insignificant risk to changes in value.

2.3 Reporting Period

These financial statements cover from January 01 to September 30, 2025.

2.4 Statement of Changes in Equity

Statement of changes in Equity has been prepared in accordance with BAS 1 "Presentation of Financial Statements" and under the guidance of Bangladesh Bank BRPD Circular No. 14 dated 25.06.2003 & BRPD Circular No. 15 dated 09.11.2009

2.05 Provisions for Investment

Provision for Investment have been made as per directives of Bangladesh Bank issued from time to time.

2.06 Provisions for Investments In Shares & Securities

Provisions for diminution in value of investment is made for loss arising on diminution value of investment in quoted shares.

2.07 Provisions for off balance sheet exposures

Off-balance sheet items have been disclosed under contingent liabilities and other commitments according to Bangladesh Bank guidelines. Bank maintained provision against off-balance sheet exposures as per BRPD Circular no.14, dated 23 September 2012 & BRPD Circular No. 07, dated 21 June 2018 .

2.08 Workers Participation Fund and Welfare Fund

Consistent with the industry practice and in accordance with The Bank Company Act. 1991, no provision has been made for WPPF.

2.09 Earning Per Share

The company calculates Earning per share (EPS) in accordance with International Accounting Standards (IAS)-33"Earning Per Share" which has been shown on the face of profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the year.

Standard Bank PLC. FAD Head Office, Dhaka

Standard Bank PLC

Notes to the Financial Statements (Provisional & Un-audited)
for the 3rd quarter ended on 30th September 2025

1. LEGAL STATUS AND NATURE OF THE COMPANY

Standard Bank PLC was incorporated in Bangladesh as a Public Limited Company with limited liability under the Companies Act, 1994 on 11th May 1999 and commenced commercial operation on 3rd June 1999. The Bank went for the public issue of shares in 2003 and its shares are listed with Dhaka Stock Exchange and Chittagong Stock Exchange.Now it has 138 Branches all over Bangladesh.

The commercial banking activities of the Bank encompass a wide range of services including accepting deposits , making loans, discounting bills, conducting money transfer and foreign exchange transactions and performing other related services such as safe keeping, collections, issuing guarantees, acceptances and letters of credit.

The bank has been operating as full fledged Islamic shariah Based Banking with effect from 1st January,2021

Off-Shore Banking Unit (OBU)

The Bank obtained Off-shore Banking Unit Permission vide Letter No. BRPD (P-3)744(110)/2010-839 dated June 11, 2010 and commenced operation on June 23, 2015. The Off-shore Banking Unit is governed under the rules and guidelines of Bangladesh Bank. The principal activities of the Unit are to provide all kinds of commercial banking services to its customers in foreign currencies approved by the Bangladesh Bank.

1.1 Subsidiary Companies

1.1(a) SBL Capital Management Ltd(SCML):

The Bank obtained permission to embark upon Merchant banking from the Bangladesh Securities and Exchange Commission(SEC) vide its certificate no. SEC/Reg/MB/SUB/13/2010/529 dated January 05 ,2011 Under the Securities and Exchange Commission Act,1993. The main objectives of the Company are to carry out the business of full fledged merchant banking activities like issue management, portfolio management, underwriting, corporate advisory services etc

1.1(b) Standard Excahnge Company (UK) Limited

Bangladesh Bank vide their letter No.BRPD(M) 204/15/2009-18 Dated 15th February 2009 has accorded approval to the bank for opening a fully owned subsidiary company in the name and style of Standard Excahnge company (UK) Limited. The company was incorporated 19th June,2009 under the Companies Act 2006 of UK with the registration number 06851946 as private company limited by shares. The registered office is located at 101 whitechapel Road London. The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions, activities and operation commonly carried on or undertaken by remittance and exchange houses.

1.1(c) Standard Co (USA) Inc.DBA : Standard Express:

Bangladesh Bank vide their letter No. BRPD(M) 204/15/2009-116 Dated 27th October 2009 has accorded approval to the bank for opening a fully owned subsidiary company in the name and style of Standard Co (USA) Inc.DBA : Standard Express, in short we presented "Standard Express (USA) Ltd.The company was incorporated 1st February,2010 with the registration number 27-2118554 as private company limited by shares. The registered office is located at 37-22 73rd street #2B Jackson heights, New York. The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions, activities and operation commonly carried on or undertaken by remittance and exchange houses.

Standard Bank Securities Limited

Standard Bank Securities Limited was incorporated on November,22,2012 as a public limited company under the Companies Act 1994 vide certificate of incorporation no. C-105725/12.Standard Bank Securities Limited become member of Dhaka Stock Exchange Limited for brokerage transaction.Standard Bank Securities Limited commenced its operation from 21 June,2013. The main objectives of the company is to carry on the business of stock broker /stock dealer and other related business in connection with the dealing of listed securities . Other obectives of the company are to buy,sell, hold or otherwise acquire or invest the capital of the company in shares,stocks and fixed income securities etc.

2 SIGNIFICANT ACCOUNTING POLICIES

Basis of Preparation for Financial Statements

The Financial statements of the Bank are made upto 30th Septemebr 2025 and are prepared under the historical cost convention and in accordance with the "First Schedule (Sec-38) of the Bank Companies Act, 1991, BRPD Circular # 14 dated 25 June 2003, other Bangladesh Bank Circulars, International Accounting Standards and International Financial Reporting Standards adopted by the Institute of Chartered Accountants of Bangladesh, Companies Act, 1994, the Securities and Exchange Rules 1987, Dhaka & Chittagong Stock Exchange Listing Regulations and other laws and rules applicable in Bangladesh.In case of the requirement of Bangladesh Bank differs with those of IAS/IFRS , the requirement of Bangladesh Bank have been applied"

2.1 Basis of Consolidation :

The consolidated financial statements include the financial statements of standard Bank Limited, Islamic banking window, and its subsidiaries SBL Capital management Ltd,Standard Bank Securities Ltd,Standard Exchange Company (UK) Ltd and Standard Co (USA) Inc.DBA : Standard Express made up to the end of the financial year. A Banking software system "Stelar" consolidated all transactions of branches as well as head office and produces consolidated balance sheet and Profit & loss Account . These consolidated records are maintained at the Head office of the Bank based on which these financial statements have been prepared.

The consolidated financial statements have been prepared in accordance with International Accounting standard 27: consolidated and separate financial statements , IAS-34 "Interim Financial Reporting" and Rules 13 of the Securities and Exchange Rules 1987 . The consolidated financial statements have been prepared to a common reporting period ending in 30th September 2025.

Standard Bank PLC. FAD Head Office, Dhaka

2.2 Statement of Cash flows

Statement of cash flows is prepared by using the 'Direct Method' in accordance with BAS 7 "Statement of Cash Flows" and under the guidance of Bangladesh Bank BRPD Circular No. 14 dated 25.06.2003 & BRPD Circular No. 15 dated 09.11.2009 whereby gross cash receipts and gross cash payments on Operating Activities, Investing Activities and Financing Activities have been recognized. Cash and Cash Equivalents comprise short term, highly liquid investments that are readily convertible and are subject to an insignificant risk to changes in value.

2.3 Reporting Period

These financial statements cover from January 01 to September 30, 2025.

2.4 Statement of Changes in Equity

Statement of changes in Equity has been prepared in accordance with BAS 1 "Presentation of Financial Statements" and under the guidance of Bangladesh Bank BRPD Circular No. 14 dated 25.06.2003 & BRPD Circular No. 15 dated 09.11.2009

2.05 Provisions for Investment

Provision for Investment have been made as per directives of Bangladesh Bank issued from time to time.

2.06 Provisions for Investments In Shares & Securities

Provisions for diminution in value of investment is made for loss arising on diminution value of investment in quoted shares.

2.07 Provisions for off balance sheet exposures

Off-balance sheet items have been disclosed under contingent liabilities and other commitments according to Bangladesh Bank guidelines. Bank maintained provision against off-balance sheet exposures as per BRPD Circular no.14, dated 23 September 2012 & BRPD Circular No. 07, dated 21 June 2018 .

2.08 Workers Participation Fund and Welfare Fund

Consistent with the industry practice and in accordance with The Bank Company Act. 1991, no provision has been made for WPPF.

2.09 Earning Per Share

The company calculates Earning per share (EPS) in accordance with International Accounting Standards (IAS)-33"Earning Per Share" which has been shown on the face of profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the year.

		Amount in Taka	
		30.09.2025	31.12.2024
3.	**CASH**		
3.1	**Cash in hand**		
	In local Currency	2,398,443,213	2,633,872,338
	In Foreign Currency	27,597,254	26,805,923
	Total	**2,426,040,467**	**2,660,678,261**
3.2	**Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)**		
	In local Currency	8,015,205,944	10,358,602,082
	In Foreign Currency	1,508,927,083	1,364,229,042
		9,524,133,027	11,722,831,124
	Sonali Bank as agent of Bangladesh Bank		
	Local currency	29,850,632	161,590,864
		9,553,983,659	**11,884,421,988**
	Total	**11,980,024,126**	**14,545,100,249**
3(a)	**Consolidated cash**		
i.	**Cash in hand**		
	Standard Bank PLC. (note-3.1)	2,426,040,467	2,660,678,261
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		2,426,040,467	**2,660,678,261**
ii.	**Balance with Bangladesh Bank and its agent bank(s)**		
	Standard Bank PLC. (note-3.2)	9,553,983,659	11,884,421,988
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		9,553,983,659	**11,884,421,988**
		11,980,024,126	**14,545,100,249**
4.	**Balance with other Banks and financial institutions**		
	In Bangladesh **(note 4.1)**	7,652,488,423	4,968,512,095
	Outside Bangladesh **(note 4.2)**	3,835,147,397	2,966,188,818
		11,487,635,820	**7,934,700,913**
4.1	**In Bangladesh**	-	-
	Al-wadeeah Current deposits		
	Agrani Bank PLC.	141,797	124,866
	Basic Bank PLC.	2,160	1,162
	BRAC Bank PLC..	341,184	341,184
	Dutch Bangla Bank	1,000	1,000
	Eastern Bank PLC.	1,253	1,253
	Islami Bank bd PLC.	40,913	57,665
	Janata Bank PLC.	59,303	5,173,812
	Sonali Bank PLC.	6,760,871	60,150,198
	Standard Chartered Bank	7,641,394	17,276,013
	Trust Bank PLC..	3,075,525	1,903,537
	Mudaraba Short Notice Deposit (MSND)		
	Exim Bank PLC.	1,979,053,878	1,783,222,655
	The City Bank PLC.	63,860	63,860
	Prime Bank PLC.-Ibw (Msnd)	54,382	54,382
	Jamuna Bank PLC.	69,019	69,019
	Dhaka Bank PLC.-Ibw (Msnd)	71,489	71,489
	Bengal Commercial Bank Plc	1,250,100,000	1,000,000,000
	Shahjalal Islami Bank Plc (Msnd)	80,000	
	Rajshahi Krishi Unnayan Bank (Snd)	-	500,000,000
	Mudaraba Short Term Placements		
	IDLC Islamic Wing	1,700,000,000	1,450,000,000
	DBH Islamic Wing	1,700,000,000	150,000,000
		7,652,488,423	**4,968,512,095**

Standard Bank PLC. FAD Head Office, Dhaka

	Amount in Taka	
	30.09.2025	31.12.2024
Savings Deposit	-	-
Fixed Deposits		
Hajj Finance Company Ltd.	-	-
	-	-
	7,652,488,423	4,968,512,095

4.2 Outside Bangladesh

In Current account		
Profit Bearing		
Habib American Bank Ltd. New York	397,150,134	181,151,995
Mashreq Bank Psc, New York	171,449,325	1,170,585,578
Non Profit Bearing		
Standard Chartered Bank, New York	2,191,434,214	541,180,257
AXIS Bank Limited, Mombai,India	29,633,310	60,003,932
ICICI Bank Ltd., Mumbai, India	229,159,787	113,217,796
A.B. Bank LTD. MUMBAI	55,437,379	74,563,534
Standard Chartered Bank Ltd.,Frankfurt	16,149,531	241,351,523
Standard Chartered Bank Ltd., Tokyo	31,558,807	21,046,884
ICICI Bank Ltd., Hongkong	13,068,720	13,620,314
Nepal Bangladesh Bank Ltd, Kathmundu	15,172,788	16,921,464
Bhutan National Bank, Bhutan	24,884,251	5,811,806
Commerz Bank, Frankfurt	53,200,195	58,790,367
Habib Metropolitan Bank Ltd. Karachi,Pakistan	22,834,170	18,178,666
Bank Aljaria, KSA	11,878,960	11,695,139
Bank Aljaria,KSA, USD	27,692,794	70,622,839
Commerzbank, Frankfurt(GBP)	7,334,310	7,843,222
Standard Chartered Bank, LONDON (GBP)	86,493,798	106,959,609
Standard Chartered Bank,Mumbai India	150,329,288	212,771,666
Sonali Bank (UK) Ltd	52,015,678	18,623,384
Total Nostro Accounts	**3,586,877,435**	**2,944,939,975**
FDR		
Standard Chartered Bank Ltd., Mumbai, India	7,352,100	7,352,100
Others		
Habib American Bank Ltd, New York (OBU)	240,917,861	13,896,743
Total Outside Bangladesh	**3,835,147,397**	**2,966,188,818**
Total	**11,487,635,820**	**7,934,700,913**

4(a) Consolidated Balance with other banks and financial institutions

In Bangladesh

Standard Bank PLC. (note-4.1)	7,652,488,423	4,968,512,095
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	56,678,787	11,679,072
Standard Bank Securities Ltd.	31,239,835	31,667,971
	7,740,407,045	**5,011,859,138**

Outside Bangladesh

Standard Bank PLC. (note-4.2)	3,835,147,397	2,966,188,818
Standard Exchange Co.(UK) Ltd.	22,463,484	11,697,321
Standard Express(USA) Ltd.	505,985,388	617,379,554
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	4,363,596,268	**3,595,265,693**
	12,104,003,313	**8,607,124,831**

5. Placement with Banks & Financial Institutions

Banking Company	-	-
	-	-
Non-Banking Financial Institutions	-	-
Short Notice Money	-	-
	-	-
Total	-	-

	Amount in Taka	
	30.09.2025	31.12.2024
6. Investments		
Government securities	27,324,103,500	17,385,356,300
Others Investment	12,726,132,497	12,721,085,710
	40,050,235,997	**30,106,442,010**
	-	-
a) Government securities		
Government Bond & Sukuk		
SUKUK	17,324,030,000	11,635,280,000
BGIIB	10,000,000,000	5,750,000,000
Total Government Bond	**27,324,030,000**	**17,385,280,000**
Prize bonds	73,500	76,300
Total Prize bonds	73,500	76,300
Total Government Securities	**27,324,103,500**	**17,385,356,300**
	-	-
b) Other Investments		
Quoted Shares	151,767,255	151,767,255
Unquoted Shares	5,444,365,829	5,439,319,043
Subordinated Bonds	7,129,999,412	7,129,999,412
Total Others Investment	**12,726,132,497**	**12,721,085,710**

6.1 Government Securities classified as per Bangladesh Bank Circular:

Held for trading (HFT)	-	-
Held to maturity (HTM)	27,324,030,000	17,385,280,000
Other Securities (Prize Bond)	73,500	76,300
	27,324,103,500	**17,385,356,300**
	-	-

6.2 Other Investments :

a) Quoted Shares		
First Bangladesh Fixed Income Fund	146,779,000	146,779,000
Bangladesh Steel Re-Rolling Mills Ltd	2,493,010	2,493,010
Runner Automible Limited	676,745	676,745
Robi Axiata Limited	811,880	811,880
Craftsman	25,770	25,770
Web Coats Plc.	35,040	35,040
Best Holdings Ltd.	875,000	875,000
Bd Paints Ltd.	50,500	50,500
MK Footwear Plc	20,310	20,310
Total Quoted Shares	**151,767,255**	**151,767,255**
b) Unquoted Shares		
Central Depository Bangladesh Limited (CDBL)	156,548,164	156,548,164
Central Counterparty Bangladesh Limited (CCBL)	37,500,000	37,500,000
SWIFT	3,001,185	3,003,185
Standard Exchange Co.(UK) Ltd.	48,801,480	45,072,330
Standard Express(USA) Ltd.	188,635,000	184,450,000
SBL Capital Mgt. Ltd.	1,499,940,000	1,499,940,000
Standard Bank Securities Ltd.	799,940,000	799,940,000
SBL Capital Mgt. Ltd.(Investment)	2,710,000,000	2,712,865,364
Total Unquoted Shares	**5,444,365,829**	**5,439,319,043**
c) Subordinated Bond		
Zero Coupon Bond	99,999,412	99,999,412
Beximco Green-Sukuk Al Istisna'A	10,000,000	10,000,000
Investment In Perpetual Bond	4,500,000,000	4,500,000,000
SJIBL 3rd Mudaraba Subordinated Bond	1,250,000,000	1,250,000,000
Exim Bank 6th Subordinated Bond	1,250,000,000	1,250,000,000
Golden Harvest Agro Industries Ltd.	20,000,000	20,000,000
Total Subordinated Bond	**7,129,999,412**	**7,129,999,412**
Total Other Investments	**12,726,132,497**	**12,721,085,710**

(Annexure-E may kindly be seen for details)

Standard Bank PLC. FAD Head Office, Dhaka

		Amount in Taka	
		30.09.2025	31.12.2024
6(a)	**Consolidated Investments**		
	Government		
	Standard Bank PLC. (note-6)	27,324,103,500	17,385,356,300
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		27,324,103,500	**17,385,356,300**
	Others		
	Standard Bank PLC. (note-6)	12,726,132,497	12,721,085,710
	Standard Capital Mgt. Ltd (Share Capital & Investment to SCML)	(4,209,940,000)	(4,212,805,364)
	Standard Exchange Co.(UK) Ltd.	(48,801,480)	(45,072,330)
	Standard Express(USA) Ltd.	(188,635,000)	(184,450,000)
	SBL Capital Mgt. Ltd.	1,708,098,672	1,768,620,599
	Standard Bank Securities Ltd.	504,030,717	506,884,169
	Standard Bank Securities Ltd. (Share Capital to SSL)	(799,940,000)	(799,940,000)
		9,690,945,406	**9,754,322,784**
		37,015,048,906	**27,139,679,084**
		-	-

7. Investments

As per classification into the following broad categories:

I) General Investments

	30.09.2025	31.12.2024
Inside Bangladesh		
Bai - Murabaha	21,517,687,378	21,867,469,028
Bai - Muajjal	68,569,607,678	71,100,075,522
Bai - Salam	1,245,224,311	1,076,683,074
HPSM	101,089,929,973	94,363,335,923
Quard - e - Hasan with Service Charge	4,318,079,274	5,094,457,356
Islamic Credit Card	896,357,934	880,538,495
	197,636,886,547	**194,382,559,398**
Outside Bangladesh	-	-
	197,636,886,547	**194,382,559,398**
ii) Bills purchased and discounted		
Payable inside Bangladesh		
Inland bills purchased	2,100,453,537	1,490,304,046
Payable outside Bangladesh		
Foreign bills purchased and discounted	3,061,009,002	3,319,842,278
	5,161,462,539	**4,810,146,324**
Total	**202,798,349,087**	**199,192,705,722**
	-	-

7.1 Classification of Investments

	30.09.2025	31.12.2024
Unclassified:	**143,695,875,022**	**139,506,505,722**
Standard including staff Investments	143,668,122,941	139,016,395,599
Special Mention Account (SMA)	27,752,081	490,110,123
Classified:	**59,102,474,065**	**59,686,200,000**
Sub standard	1,423,670,242	3,039,792,851
Doubtful	5,231,755,114	3,200,554,301
Bad/Loss	52,447,048,709	53,445,852,848
	202,798,349,087	**199,192,705,722**
	-	-

7.2 Particulars of required provision for Investments .

Status	Outstanding	Base for provision	%	30.09.2025	31.12.2024
Un-classified -General provision:					
Standard (Including Staffs Investment)	143,668,122,941	[illegible]		1,438,528,008	3,143,333,987
Special Mentioned Account	27,752,081	[illegible]			
Classified-specific provision					
Sub Standard	**1,423,670,242**	[illegible]	[illegible]	200,963,057	421,052,548
Doubtful	**5,231,755,114**	[illegible]	[illegible]	1,417,566,181	1,257,938,603
Bad/Loss	**52,447,048,709**	[illegible]	[illegible]	32,954,445,987	36,875,638,849
	59,102,474,065	[illegible]			
	202798349087	[illegible]		**34,572,975,225**	**38,554,630,000**
	-				
Required provision for Investments				36,011,503,233	41,697,963,987
Total Provision maintained (note-12.2)				8,512,553,299	7,829,030,000
Deferral Provision will be kept in future				27,498,949,934	33,868,933,987
Excess/(Short) provision				-	-

	Amount in Taka	
	30.09.2025	31.12.2024

7.3 Particulars of required provision on Off-Balance Sheet Exposures

Base for Provision		Rate %	30.09.2025	31.12.2024
Acceptance and endorsements	20,644,629,180	1%	673,335,094	598,117,298
Letter of guarantee	21,016,927,812			
Letter of credit	28,037,075,237			
Bills for Collection	-			
Required provision of Off-Balance Sheet Exposures			673,335,094	598,117,298
Deferral Provision will be kept in future			673,335,094	598,117,298
Excess/(short) provision at			-	-

7.4 Bills purchased and discounted

	30.09.2025	31.12.2024
Payable in Bangladesh	2,100,453,537	1,490,304,046
Payable outside Bangladesh	3,061,009,002	3,319,842,278
	5,161,462,539	**4,810,146,324**

7(a) Consolidated Investments

	30.09.2025	31.12.2024
Standard Bank PLC. (note-7)	197,636,886,547	194,382,559,398
Standard Bank PLC. (Investment to SBSL)	(404,391,309)	(389,951,693)
Standard Bank PLC. (Investment to SCML)	(350,000,000)	(400,000,000)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	4,776,176,330	4,643,618,293
Standard Bank Securities Ltd.	585,752,067	569,184,810
	202,244,423,636	**198,805,410,808**

Consolidated bills purchased and discounted

	30.09.2025	31.12.2024
Standard Bank PLC. (note-7)	5,161,462,539	4,810,146,324
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	5,161,462,539	**4,810,146,324**
	207,405,886,175	**203,615,557,132**
	-	-

8. Fixed assets including premises, furniture and fixture

	30.09.2025	31.12.2024
Land	2,373,245,825	2,373,245,825
Land and Building	505,047,869	495,535,566
Furniture & Fixture	1,033,953,878	949,646,018
Office Appliance	857,943,659	823,837,396
Computer	437,523,643	415,241,539
Right of Use Assets (ROUA) as per IFRS-16	274,244,825	274,244,825
Bank's Vehicle	146,078,598	143,290,418
Total cost	**5,628,038,297**	**5,475,041,587**
Intangible Assets		
Software	192,231,850	184,098,429
Total cost	**5,820,270,147**	**5,659,140,016**
Less: Accumulated Depreciation	2,568,289,614	2,457,324,728
Net	**3,251,980,533**	**3,201,815,288**

(See Annexure-A for details)

8(a) Consolidated fixed assets including premises, furniture and fixture

	30.09.2025	31.12.2024
Standard Bank PLC. (note-8)	3,251,980,533	3,201,815,288
Standard Exchange Co.(UK) Ltd.	850,447	729,871
Standard Express(USA) Ltd.	126,707,662	117,883,422
SBL Capital Mgt. Ltd.	6,874,939	6,874,939
Standard Bank Securities Ltd.	3,884,101	4,392,862
	3,390,297,682	**3,331,696,382**

9. Other assets

	30.09.2025	31.12.2024
Stock of Stationery	31,299,296	28,332,854
Stamps in hand	9,803,442	10,188,137
Suspenses A/c **(note-9.1)**	331,982,324	390,793,685
Advance Deposit	3,829,281	3,866,739
Branch adjustments accounts **(note-9.5)**	624,172,932	44,700,347
Sundry Assets **(note-9.2)**	14,993,283,698	12,471,185,511

Standard Bank PLC. FAD Head Office, Dhaka

		Amount in Taka	
		30.09.2025	31.12.2024
		15,994,370,972	12,949,067,273

9.1	**Suspense Accounts**		
	Sundry Debtors	14,120,302	24,831,940
	Advance Against TA/DA	1,885,136	887,400
	Advance Against Proposed Branch	13,657,000	5,376,700
	Advance Against Legal Expenses	14,354,509	12,522,200
	Encashment-PSP/BSP/WEDB	365,738	362,682
	Advance on against board meeting	794,000	765,000
	Mobile Banking	26,008	26,008
	Cash Remittance	284,760,480	346,021,755
		331,982,324	**390,793,685**

9.2	**Sundry Assets**		
	Advance Rent	199,277,264	79,185,192
	Profit Receivable **(note - 9.4)**	2,108,612,487	1,419,287,309
	Prepaid expenses	7,640,433	12,556,025
	Advance Tax **(note-9.3)**	9,894,038,265	8,813,020,464
	Deferred Tax -note-12.1(ii)	486,022,950	477,330,407
	Protested Bill Account	39,637,128	29,027,128
	Clearing Adjustment	(2,058,353)	(2,058,698)
	BFTN adjustment	195,559,701	(299,380,903)
	Working Progress, Building	1,538,368,567	1,335,745,398
	Dividend Receivable	40,998,900	106,002,380
	Profit Waived	446,023,675	446,023,675
	Excise duty adjustment on FDR	37,721,173	53,209,723
	Demand Draft without advice	1,441,508	1,237,411
		14,993,283,698	**12,471,185,511**

9.3	**Advance Tax**		
	Advance Corporate Tax	8,837,540,852	7,926,136,477
	Advance Income Tax On L/C Commission	151,692,538	132,447,999
	Advance Income Tax On Tr.Bill	182,013,538	182,013,538
	Advance Income Tax On Share Dividend	237,032,789	237,032,789
	Advance Tax On Vehicle	9,248,394	8,023,394
	Advance Income Tax On Profit Balance With Other Banks	87,110,594	87,098,081
	Advance Income Tax On Subordinated Bond	86,656,305	61,921,270
	Advance Income Tax On BGIIB	22,222,745	10,225,133
	Advance Tax On Sukuk	130,287,184	88,447,042
	Advance Income Tax On Msnd	150,233,326	79,674,741
		9,894,038,265	**8,813,020,464**

9.4	**Profit Receivable**		
	Profit Receivable on SME	50,301,742	50,630,960
	Capital Gain Recivable From Sale Of Share	-	5,566,342.0
	Profit Receivable on FDR & Bond	2,058,310,744	1,363,090,007
		2,108,612,487	**1,419,287,309**

9.5 Branch Adjustment

Branch adjustments account represents outstanding inter branch and head office transactions originated but yet to be responded at the balance sheet date. The balance of unreconciled items has been adjusted reconciled subsequently .

9.6	**Deferred Tax Assets:**		
	Opening Balance	**477,330,407**	**467,958,041**
	Additional made during the period	8,692,543	9,372,366.00
	Adjustment during the period	-	-
	Closing Balance	**486,022,950**	**477,330,407**

Deferred tax liabilities/(Asset)		
Fixed Asset		
Carrying amount	3,251,980,533	3,201,815,288
Tax base	3,434,680,307	3,372,413,216
Taxable Temporary Difference	**(182,699,774)**	**(170,597,928)**
Provision for gratuity		
Carrying amount	1,073,373,862	1,087,288,568
Tax base	-	-
Deductable Temporary Difference	**(1,073,373,862)**	**(1,087,288,568)**
Provision for Rebate for good borrowers		
Carrying amount	8,738,004	8,738,004
Tax base	-	-

	Amount in Taka	
	30.09.2025	31.12.2024
Deductable Temporary Difference	(8,738,004)	(8,738,004)
Lease Assets as per IFRS 16		
Right of use Assets under lease	122,953,937	122,953,937
Lease Liabilities	129,210,522	129,210,522
Deductible Temporary Difference	**(6,256,585)**	**(6,256,585)**
Total Taxable /(deductable) Temporary difference	**(1,271,068,225)**	**(1,272,881,085)**
Applicable tax rate	**37.50%**	**37.50%**
Deferred Tax Assets	**(476,650,584)**	**(477,330,407)**
Opening balance	**(467,958,041)**	**(467,958,041)**
Deferred tax (income)/expenses	**(8,692,543)**	**(9,372,366)**

9(a) Consolidated other assets

Standard Bank PLC. (note-9)	15,994,370,972	12,949,067,273
Standard Bank PLC. (Dividend Recivable from SCML)	-	(72,510,000)
Standard Bank PLC. (Profit Recivable from SCML)	(937,783,189)	(760,339,835)
Standard Bank PLC. (Dividend Recivable from SBSL)	(40,998,900)	(52,000,550)
Standard Exchange Co.(UK) Ltd.	15,601,182	14,856,442
Standard Express(USA) Ltd.	8,802,350	9,217,460
SBL Capital Mgt. Ltd.	835,376,087	761,016,809
Standard Bank Securities Ltd.	413,574,326	403,403,358
	16,288,942,829	**13,252,710,957**

10. Placement From Banks & Financial Institutions

In Bangladesh (**note-10.1**)	31,236,346,042	22,303,161,617
Outside Bangladesh	-	-
	31,236,346,042	**22,303,161,617**

10.1 In Bangladesh

Placement		
	-	-
Total	-	-
Other Placement		
Re-Finance from B Bank	24,632,083	16,856,250
EDF from B Bank	3,537,922,042	3,045,176,146
Financial Stimulus Fund From B. Bank	453,791,917	769,920,917
Foreign Exchange Deal Payable	-	341
Visa Credit Crd Nostro Ac(Payable To Id)	-	1,207,963
Bangladesh Bank	16,500,000,000	7,200,000,000
SBL Subordinated Non-Convertible Bond	6,220,000,000	6,770,000,000
Sbl Mudaraba Perpetual Bond	4,500,000,000	4,500,000,000
Total	**31,236,346,042**	**22,303,161,617**
	31,236,346,042	**22,303,161,617**
Outside Bangladesh		
FI Banks	-	-
	31,236,346,042	**22,303,161,617**

10.1.1 Subordinated Non-Convertible & Mudaraba Perpetual Bond

SBL 2nd Subordinated Non-Convertible Bond		
	-	-
SBL 3rd Subordinated Non-Convertible Bond		
Agrani Bank PLC.	150,000,000	350,000,000
National Life Insurance Co. Ltd	90,000,000	120,000,000
Shadharan Bima Corporation	60,000,000	80,000,000
Janata Bank PLC.	400,000,000	400,000,000
Uttara Bank PLC.	400,000,000	400,000,000
Mercantile Bank PLC.	120,000,000	120,000,000
Dutch Bangla Bank PLC.	600,000,000	600,000,000
Sonali Bank PLC.	600,000,000	800,000,000
Rupali Bank PLC.	300,000,000	400,000,000
	2,720,000,000	**3,270,000,000**
SBL 4th Subordinated Non-Convertible Bond		
Islami Bank Bangladesh PLC.	1,500,000,000	1,500,000,000
Ai-Arafah Islami Bank PLC.	750,000,000	750,000,000
EXIM Bank PLC.	1,250,000,000	1,250,000,000
	3,500,000,000	**3,500,000,000**
SBL 1st Mudaraba Perpetual Bond		
Social Islami Bank PLC.	1,500,000,000	1,500,000,000
Ai-Arafah Islami Bank PLC.	1,000,000,000	1,000,000,000

Standard Bank PLC. FAD Head Office, Dhaka

	Amount in Taka	
	30.09.2025	31.12.2024
First Security Islami Bank PLC.	1,000,000,000	1,000,000,000
Union Bank PLC.	1,000,000,000	1,000,000,000
	4,500,000,000	**4,500,000,000**
Total SBL Subordinated Non-Convertible Bond	**10,720,000,000**	**11,270,000,000**
	-	-

10.2 Security against borrowing from other banks, financial institutions and agents

Secured	-	-
Unsecured	31,236,346,042	22,303,161,617
	31,236,346,042	22,303,161,617

10(a) Consolidated Placement From Banks & Financial Institutions

Standard Bank PLC. (note-10)	31,236,346,042	22,303,161,617
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	31,236,346,042	**22,303,161,617**

11. Deposits and other deposits

Deposits from banks (note-11.1)	7,804,232,693	6,121,022,929
Deposits from customers (note.11.3)	198,173,245,632	195,111,652,399
	205,977,478,326	**201,232,675,328**

11.1 Deposits' from banks

Current deposits and other deposits	2,316,921	3,048,503
Bills payable	-	-
Savings bank/Mudaraba Savings deposits	-	-
Short-term deposits	2,681,915,773	1,817,974,426
Fixed deposits/Mudaraba Fixed Deposits	5,120,000,000	4,300,000,000
	7,804,232,693	**6,121,022,929**

11.2 Deposits' from banks

Mudaraba Fixed Deposits		
NRB Commercial PLC.	320,000,000	-
Eastern Bank PLC	500,000,000	1,050,000,000
Agrani Bank PLC.	500,000,000	850,000,000
Shahjal Islami Bank PLC.	2,000,000,000	2,000,000,000
Midland Bank PLC	400,000,000	400,000,000
	5,120,000,000	**4,300,000,000**
Mudaraba Short Notice Deposits		
Bangladesh Krishi Bank	420,404	417,600
Bengal Commercial Bank	1,656,650,098	1,812,825,458
Jamuna Bank PLC.	1,175,784	1,171,091
Trust Bank Ltd	3,477,423	3,456,554
The City Bank PLC	53,528	103,723
Al-Arafah Islami Bank	1,020,138,536	-
	2,681,915,773	**1,817,974,426**
Al-wadeeah current deposits		
Mercantile Bank PLC	2,147,799	2,000,000
The City Bank PLC	169,122	1,048,503
	2,316,921	**3,048,503**
	7,804,232,693	**6,121,022,929**

11.3 Customer Deposits

i) Al-wadeeah Current deposits and other Deposits		
Al-wadeeah current deposits	9,002,492,737	11,082,809,069
Foreign Currency deposits	7,363,380,327	6,980,302,482
Sundry deposits (note - 11.4)	15,017,610,475	15,807,116,215
	31,383,483,539	**33,870,227,766**
ii)Bills payable		
Pay orders issued	2,582,372,618	2,981,537,679
Pay slips issued	600	600
Demand draft	3,770,832	7,121,842
	2,586,144,051	**2,988,660,121**
iii)Savings bank Deposits/Mudaraba savings deposits	**18,813,896,979**	**18,438,038,101**
iv) Term Deposits/Fixed Deposits		
Fixed deposits/Mudaraba Fixed Deposits (Excluding Bank Deposit)	110,732,010,580	111,221,757,932
Short term deposits	16,089,534,455	15,877,611,038
Deposits Under Schemes	18,568,176,028	12,715,357,441

	Amount in Taka	
	30.09.2025	31.12.2024
	145,389,721,063	139,814,726,411
Total	198,173,245,632	195,111,652,399

11.4 Sundry deposits

	30.09.2025	31.12.2024
Sundry creditors	2,926,287,425	2,395,764,130
Margin Deposit	5,577,745,801	7,680,197,388
Risk Fund	4,181,894	4,180,696
Service charge	90,318,920	77,539,888
Security Money	61,174,082	49,212,176
SBL Employees Provident Fund	18,760,818	(169,588)
SBL Employees W. Fund	1,402,330	1,026,969
Foreign Remittance Paybale A/c	25,345,376	30,430,194
Profit payable on deposits	5,129,557,487	4,322,963,959
VAT, Excise Duty and Income Tax	1,102,654,787	1,153,698,588
Cash Incentive Payable	15,867,059	23,920,718
Unclaimed Dividend Payable(note 39)	41,624,778	41,624,778
Central Fund (RMG Sector)	12,722,009	13,217,175
Others	9,967,707	13,509,144
	15,017,610,475	**15,807,116,215**

11.5 Payable on Demand and Time Deposits

	30.09.2025	31.12.2024
i. Demand Deposits		
Current / Al-wadeeah current Deposits	9,002,492,737	11,082,809,069
Savings Deposits/Mudaraba Savings deposits (10%)	1,881,389,698	1,843,803,810
Foreign Currency Deposits (non profit bearing)	7,363,380,327	6,980,302,482
Sundry deposits	15,017,610,475	15,807,116,215
Bills payable	2,586,144,051	2,988,660,121
	35,851,017,288	**38,702,691,697**
ii. Time Deposits		
Savings deposits/Mudaraba savings deposits (90%)	16,932,507,282	16,594,234,291
Fixed deposits/Mudaraba Term Deposits	118,536,243,273	117,342,780,861
Short term deposits/Mudaraba short term deposits	16,089,534,455	15,877,611,038
Deposits under schemes	18,568,176,028	12,715,357,441
	170,126,461,038	**162,529,983,631**
	205,977,478,326	**201,232,675,328**
	-	-

11(a) Consolidated deposits and other deposits

	30.09.2025	31.12.2024
Current deposits and other deposits		
Standard Bank PLC. (note-11.3)	31,385,800,460	33,873,276,269
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	24,099,435	23,088,605
Standard Bank Securities Ltd.	-	-
	31,409,899,895	**33,896,364,874**
Bills payable		
Standard Bank PLC. (note-11.3)	2,586,144,051	2,988,660,121
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	2,586,144,051	**2,988,660,121**
Savings bank/Mudaraba savings deposits		
Standard Bank PLC. (note-11.3)	18,813,896,979	18,438,038,101
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	18,813,896,979	**18,438,038,101**
Short Term Deposits		
Standard Bank PLC. (note-11.3)	18,771,450,228	17,695,585,464
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	18,771,450,228	**17,695,585,464**

Standard Bank PLC. FAD Head Office, Dhaka

	Amount in Taka	
	30.09.2025	31.12.2024
Term/Fixed deposits		
Standard Bank PLC. (note-11.3)	115,852,010,580	115,521,757,932
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	115,852,010,580	**115,521,757,932**
Deposits under schemes		
Standard Bank PLC. (note-11.3)	18,568,176,028	12,715,357,441
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	18,568,176,028	**12,715,357,441**
	206,001,577,761	**201,255,763,933**
	-	-

12. OTHER LIABILITIES

Provision for Taxation **(note-12.1)**	11,018,282,101	10,487,021,615
Deferred Tax (note-12.1(i)	-	-
Accrued Expenses	222,474,872	248,118,156
General Provision for Unclassified Investments **(note-12.2)**	-	-
General Provision for SMA **(note-12.2)**	-	-
Specific provision for Classified Investments **(note-12.2)**	8,512,553,299	7,829,030,000
Provision for classified others Assets **(note-12.7)**	289,824,366	274,530,865
Provision for decrease in value of investments **(note-12.8)**	64,312,729	54,375,231
Provision for Off-Balance Sheet Items **(note-12.4)**	-	-
Profit Suspense Account **(note-12.5)**	7,515,609,609	5,605,389,042
Zakat Fund	31,527,341	31,527,341
Provision for Nostro A/c	42,575	42,575
Provision for Bonus **(note-12.6)**	11,751,212	111,872,444
Provision for LFC	(1,068,024)	(356,337)
Provision For Depreciation	110,587,453	-
Provision for Start up Fund **(note-12.14)**	49,427,500	49,427,500
Provision For Festival Bonus	(57,936,502)	
Provision For Deposit Insurance Premium	40,982,124	58,425,613
Provision For Gratuity	-	-
Provision for Green Banking **(note-12.13)**	30,500,000	30,500,000
Dividend Settlement A/C	25,830	25,830
Provision for Incentive of good borrower **(note-12.12)**	8,738,004	8,738,004
Commission Payable Account	1,317,655	925,272
Payable to OBU	1,031,717,251	1,188,967,286
Profit receivable on Bai Murabaha/Bai Muajjal/Hpsm	(21,019)	(61,231,475)
Profit Receivable on overdue Investment	49,040,467	49,040,468
Exchange House	(329,460,777)	(233,148,506)
MFS Settlement Account	5,375,332	69,261
Swift Charge Payable A/C	43,673,506	21,499,488
Residual Amt. For Cust. Repay. (Mig)	11,721,028	11,721,028
Profit Reimbursement A/C Swc-I & S-Cc	(2,504,253)	(2,504,253)
Written-Off Investments Recovery A/C	90,101,542	-
Non Shariah Income	3,013,112	10,347,953
Compensation Suspense Account	204,521,514	98,572,396
Leased Liabilities as per IFRS-16	47,115,599	47,115,599
Bank To Bank Rtgs Fc Settlement (Usd)	135,232,316	(158,673,597)
Unclaimed Deposit Payable	14,140	67,444
Supervision Charge Receivable	10,712,664	15,728,517
Foreign Currency translation gains **(note-12.10)**	87,814,271	79,900,121
Total	**29,237,018,837**	**25,857,064,881**

12.1 Provision for Current Taxation

Opening Balance	10,487,021,615	13,712,260,059
Addition during the period	531,260,486	1,173,852,730
	11,018,282,101	**14,886,112,789**
Adjustment during the period	-	4,399,091,174
Closing Balance	**11,018,282,101**	**10,487,021,615**

Provision for taxation has been made on accounting profit considering taxable allowances/disallowances as per Income Tax Ordinance 1984.

Provision for current tax made during the year

Income tax @ 37.50% on taxable profit (A)	531,250,127	248,514,076
Add: Income tax @ 20% on dividend income	-	-

	Amount in Taka	
	30.09.2025	31.12.2024
Capital Gain on Share @ 10%	-	-
Capital Gain on sale of Fixed Assets (15%)	10,359.00	25,718.00
Capital Gain on Govt. securities (5%)	-	-
Add: Excess profit tax		
Tax on Salary Perquisite	-	5,000,000
Add: Settlement/ Adjustment for the period	-	-
Less: Tax adjustement	-	(383,503)
Investments written off Benefits	-	
Estimated provision required as at 31 December, (i)	**531,260,486**	**253,923,297**
	-	
Computation of taxable profit		
Profit before tax	1,791,524,943	650,953,360
Less: Dividend income	-	-
Less: Capital Gain on share	-	-
Less: Capital Gain on sale of Fixed Assets	69,060	171,450
Less: Capital Gain on Govt. securities	-	-
Profit before tax (excluding dividend income and capital gain)	1,791,455,883	650,781,910
Inadmissible expenditure	374,788,877	11,922,292
Further allowable expenditure		-
Estimated taxable profit for the year (A)	**1,416,667,006**	**662,704,202**
Consolidated Provision for current Taxation		
Standard Bank PLC. (note-11.3)	531,260,486	253,923,297
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	15,014,918	13,364,546
Standard Bank Securities Ltd.	4,990,051	8,782,628
	551,265,455	**276,070,471**

12.1(a) Consolidated Provision for Taxation

Standard Bank PLC. (note-12)	11,018,282,101	10,487,021,615
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	459,763,038	424,873,553
Opening Balance		
Addition during the period	-	
Adjustment during the period		
Closing Balance		
Standard Bank Securities Ltd.	117,445,962	112,455,911
Opening Balance		
Addition during the period		
Adjustment during the period		
Closing Balance	**11,595,491,101**	**11,024,351,079**

12.1(i) Deferred Tax :

Opening Balance	-	-
Additional provision made during the period	-	-
	-	-
Adjustment during the period	-	-
Closing Balance	-	-

12.2 Provision for Investments

i) **The movement in general provision for unclassified Investments:**

Provision held at the beginning of the year	-	-
Additional provision made for the period	-	-
Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	-
***Provision held at the end of the period**	-	-

ii) **The movement in general provision on Special Mention Account (SMA) Investments:**

Provision held at the beginning of the year	-	-
Amount transferred to provision for bad & doubtful debts	-	-
Additional provision made for the period	-	-
Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	-
***Provision held at the end of the period**	-	-

Standard Bank PLC. FAD Head Office, Dhaka

	Amount in Taka	
	30.09.2025	31.12.2024

iii) **The movement in specific provision for bad and doubtful Investments:**

	30.09.2025	31.12.2024
Provision held at the beginning of the Period	7,829,030,000	5,367,956,764
Amount adjusted during the Period	-	-
Amount written off during the Period	-	561,920,538
Amount Transfer from General provision of Off-Balance Sheet, Gratuity & others	-	1,019,130,001
Amount recovered from written off during the Period	-	-
Amount of provision for the Period	683,523,299	2,003,863,773
Provision held at the end of the period	**8,512,553,299**	**7,829,030,000**
Total	**8,512,553,299**	**7,829,030,000**

12.3 The movement in Special General Provision-COVID-19:

	30.09.2025	31.12.2024
Provision held at the beginning of the Period	-	485,919,537
Amount Transfer from Compensation Suspense Account		
Amount transfer to specific provision for bad and doubtful Investments	-	485,919,537
Additional provision for the period	-	-
Provision held at the end of the period	-	-

12.4 The movement in General provision for Off Balance Sheet Items:

	30.09.2025	31.12.2024
Provision held at the beginning of the Period	-	
Additional provision for the period	-	
Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	
Provision held at the end of the period	-	-

12.5 Profit Suspense Account

		30.09.2025	31.12.2024
Balance at the beginning of the Period		5,605,389,042	3,312,161,571
Amount transferred to " Profit Suspense A/c" during the period	+	1,910,220,567	2,293,227,471
Amount recovered in " Profit Suspense A/c" during the period	(-)	-	-
Amount written off during the Period	(-)	-	-
Balance at the end of the period		**7,515,609,609**	**5,605,389,042**

12.6 Provision for Bonus

	30.09.2025	31.12.2024
Balance at the beginning of the period	111,872,444	6,872,444
Add: Additional provision for the period	-	105,000,000
Less: Disbursement during the period	100,121,232	-
	11,751,212	**111,872,444**

12.7 Provision for other Assets

	30.09.2025	31.12.2024
a) Provision against protested bill		
Balance at the beginning of the period	29,077,128	28,737,128
Add: Addition during the period	10,610,000	340,000
	39,687,128	**29,077,128**
b) Provision against suspense		
Balance at the beginning of the period	10,069,452	10,069,452
Less: Amount written off during the Period	-	-
Add: Addition during the period		-
	10,069,452	**10,069,452**
C) Provision against Profit Waiver		
Balance at the beginning of the period	235,384,285	217,834,333
Add: Addition during the period	4,683,500	17,549,952
Less: Waived during the Period	-	-
Less: Adustment of excess provision	-	-
	240,067,785	**235,384,285**
Total Provision for other Assets	**289,824,366**	**274,530,865**

12.7(a) Consolidated Provision for Other Assets

	30.09.2025	31.12.2024
Standard Bank PLC. (note-12.7)	289,824,366	256,640,913
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	489,064	489,064
Add: Addition during the period	-	-
	290,313,430	**257,129,977**

12.8 Provision for decrease in value of Investments

	30.09.2025	31.12.2024
Balance at the beginning of the Period	64,312,729	4,775,231
Less: adjustment during the period	-	-

		Amount in Taka	
		30.09.2025	31.12.2024
	Add: Addition during the period	-	49,600,000
		64,312,729	54,375,231

12.8(a)	**Consolidated Provision for decrease in value of Investments**		
	Standard Bank PLC. (note-12.8)	**64,312,729**	**54,375,231**
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	**472,958,248**	**465,104,994**
	Add: Addition during the period	5,295,231	7,853,254
	Standard Bank Securities Ltd.	**86,292,184**	**83,942,184**
	Add: Addition during the period	3,155,643	2,350,000
		632,014,035	613,625,663

12.9	**Provision for impairment of client margin Investments**		
	Balance at the beginning of the period	49,600,000	-
	Less: adjustment during the period	-	-
	Add: Addition during the period	-	49,600,000
		49,600,000	49,600,000

12.9(a)	**Consolidated Provision for impairment of client margin Investments**		
	Standard Bank PLC. (note-12.9)	**49,600,000**	**49,600,000**
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	**461,240,273**	**428,102,078**
	Add: Addition during the period	19,482,798	33,138,195
	Standard Bank Securities Ltd.	**28,332,884**	**19,141,036**
	Add: Addition during the period	3,909,904	3,500,000
		562,565,859	533,481,309

12.10	**Foreign Currency translation gains/loss against investment**		
	Standard Exchange Co.(UK) Ltd.	**15,183,671**	**11,454,521**
	Beginning of the Period	11,454,521	7,930,241
	Addition during the period	-	-
	Adjustmentduring the period	(3,729,150)	(3,524,280)
	Standard Express(USA) Ltd.	**72,630,600**	**68,445,600**
	Beginning of the Period	68,445,600	53,720,600
	Addition during the period	4,185,000	14,725,000
	Adjustmentduring the period	-	-
	Total Foreign Currency translation gains	87,814,271	79,900,121
	Less: Foreign Currency translation loss		
	Beginning of the Period	-	-
	Addition during the period	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
		87,814,271	79,900,121

12.11	**Provision for Profit waived**		
	Balance at the beginning of the Period	75,836,847	58,286,895
	Add: Additional provision for the Period	4,683,500	17,549,952
	Less: Disbursement during the period	-	-
		80,520,347	75,836,847

12.11	**Provision for Incentive of good borrower**		
	Balance at the beginning of the Period	8,738,004	8,738,004
	Add: Additional provision for the Period	-	-
	Less: Disbursement during the period		
		8,738,004	8,738,004

12.12	**Provision for Green Banking**		
	Balance at the beginning of the Period	20,500,000	20,500,000
	Add: Additional provision for the Period	-	-
	Less: Adjustment during the period	-	-
		20,500,000	20,500,000

12.13	**Provision for Start-up Fund**		
	Balance at the beginning of the Period	49,427,500	41,291,302
	Add: Additional provision for the Period	-	8,136,198
	Less: Adjustment during the period	-	-

Standard Bank PLC. FAD Head Office, Dhaka

	Amount in Taka	
	30.09.2025	31.12.2024
	49,427,500	49,427,500

12.14 Provision for Unforseen Losses

	30.09.2025	31.12.2024
Balance at the beginning of the Period	-	20,172,604
Add: Additional provision for the Period		-
Less: Adjustment during the period	-	20,172,604
	-	-

12.15 Provision for CSR Fund

	30.09.2025	31.12.2024
Balance at the beginning of the Period	-	-
Add: Additional provision for the Period	-	-
Less: Adjustment during the period	-	-
	-	-

12(a) Consolidated other liabilities

	30.09.2025	31.12.2024
Standard Bank PLC. (note-12)	29,237,018,837	25,857,064,881
Standard Exchange Co.(UK) Ltd.	14,882,825	5,730,947
Standard Express(USA) Ltd.	461,363,593	534,634,045
SBL Capital Mgt. Ltd.	1,835,739,578	1,721,126,386
Standard Bank Securities Ltd.	268,728,032	260,718,862
	31,817,732,864	28,379,275,121

13. Share Capital

13.1 Authorized Capital

	30.09.2025	31.12.2024
150,00,00,000 ordinary shares of Tk.10/- each	15,000,000,000	15,000,000,000

The Bank increased it's authorized capital from Taka 880.00 crore to Taka 1500.00 crore by passing a special resolution in the Bank's 27th extra Ordinary General Meeting held on14th November, 2011 at Institute of Diploma Engineers of Bangladesh, 160/A,kakrail VIP Road, Dhaka, Bangladesh. All corporate formalities were duly complied by the Bank as required.

13.2 History of Paid-up Capital

Given below the history of raising of sahre capital:

Accounting Year	Declaration	No of Share	Value in capital	Value in capital
1999	Opening Capital	20,000,000	200,000,000	200,000,000
2002	20% Bonus	4,000,000	40,000,000	240,000,000
2003	Additional Capital	9,000,000	90,000,000	330,000,000
	Initial public offer (IPO)	33,000,000	330,000,000	660,000,000
2003	15% Bonus	9,900,000	99,000,000	759,000,000
2004	20% Bonus	15,180,000	151,800,000	910,800,000
2005	20% Bonus	18,216,000	182,160,000	1,092,960,000
2006	20% Bonus	21,859,200	218,592,000	1,311,552,000
2007	12% Bonus	23,607,936	236,079,360	1,547,631,360
	Right Share (2:1)	65,577,600	655,776,000	2,203,407,360
2008	20% Bonus	44,068,147	440,681,470	2,644,088,830
2009	20% Bonus	52,881,770	528,817,700	3,172,906,530
2010	28% Bonus	88,841,383	888,413,830	4,061,320,360
2011	20% Bonus	81,226,407	812,264,070	4,873,584,430
2012	17% Bonus	82,850,935	828,509,350	5,702,093,780
2014	15% Bonus	85,531,407	855,314,070	6,557,407,850
2015	15% Bonus	98,361,117	983,611,170	7,541,019,020
2016	5% Bonus	37,705,095	377,050,950	7,918,069,970
2017	10% Bonus	79,180,699	791,806,990	8,709,876,960
2018	10% Bonus	87,098,769	870,987,690	9,580,864,650
2019	5% Bonus	47,904,323	479,043,230	10,059,907,880
2020	2.5% Bonus	25,149,769	251,497,690	10,311,405,570
2021	3% Bonus	30,934,216	309,342,160	10,620,747,730
2022	2.5% Bonus	26,551,869	265,518,690	10,886,266,420
2023	2.5% Bonus	27,215,666	272,156,660	11,158,423,080

13.3 Issued, subscribed and fully Paid up Capital :

	30.09.2025	31.12.2024
66,000,000 ordinary shares of Taka 10/- each issued for cash	660,000,000	660,000,000
957,049,042 ordinary shares of Taka 10/- each issued as bonus shares	9,842,647,080	9,842,647,080
65,577,600 ordinary shares of Taka 10/- each issued as Right shares in	655,776,000	655,776,000
	11,158,423,080	11,158,423,080

	Amount in Taka	
	30.09.2025	31.12.2024
	-	-

13.4 Initial Public offer (IPO)

Out of the total issued, subscribed and fully paid up capital of the Bank 3,300,000 ordinary shares of Tk.100.00 each amounting to Taka 3,30,000,000 was raised through public offering of shares in 2003.

13.5 Rights issue

Bank has increased its paid up capital by issuance of 2:1 rights share at par on 8 November 2007.

13.6 Composition of Sharesholders' equity

	30.09.2025	31.12.2024
Solo		
Paid-up Capital	11,158,423,080	11,158,423,080
Statutory Reserve	7,584,124,488	7,364,646,159
General Reserve	-	-
Revaluation Reserve on Investment	-	-
Retained earnings	369,205,762	13,860,390
	19,111,753,330	**18,536,929,629**
Consolidated	-	-
Paid-up Capital	11,158,423,080	11,158,423,080
Statutory Reserve	7,584,124,488	7,364,646,159
General Reserve	-	-
Revaluation Reserve on Investment	-	-
Retained earnings	385,825,145	30,426,667
Non-controlling Interest	173,652	172,058
	19,128,546,365	**18,553,667,964**
	-	-

14 Statutory Reserve

	30.09.2025	31.12.2024
Opening balance at the beginning of the Period	7,364,646,159	6,969,026,124
Addition during the period	219,478,329	395,620,035
Closing balance at the end of the Period	**7,584,124,488**	**7,364,646,159**

14(a) Consolidated Statutory Reserve

	30.09.2025	31.12.2024
Opening balance at the beginning of the Period	7,364,646,159	6,969,026,124
Addition during the period	219,478,329	395,620,035
Closing balance at the end of the Period	**7,584,124,488**	**7,364,646,159**

15. General Reserve

	30.09.2025	31.12.2024
Opening balance at the beginning of the Period	-	-
Addition during the period	-	-
Closing balance at the end of the Period	-	-

15.1 Revaluation gain/loss on investments

	30.09.2025	31.12.2024
Opening balance at the beginning of the Period	-	-
Adjustment during the Period	-	-
Addition during the period		
Closing balance at the end of the Period	-	-
	-	-

15.1(a) Consolidated revaluation gain/loss on investment

	30.09.2025	31.12.2024
Standard Bank PLC.	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	-	-

16. Retained earnings/movement of profit and loss account

	30.09.2025	31.12.2024
Balance on 1 January	13,860,390	565,910,132
Add: Net Profit after tax for the Period	574,823,701	813,619,812
Less: Transfer to statutory Reserve	(219,478,329)	(395,620,035)
Less: Coupon Payable to Mudaraba Peretual Bond	-	(417,600,000)
Less: Provision for Start-up Fund	-	(8,136,198)
Less: Provision for CSR Fund	-	-
Less: Cash/Stock dividend	-	(544,313,321)
Balance at	**369,205,762**	**13,860,390**

16(a) Consolidated retained earnings/movement of profit and loss account

	30.09.2025	31.12.2024
Balance on 1 January	30,426,667	572,644,744
Add: Net Profit after tax for the Period	576,263,460	829,408,185
Less: Transfer to statutory Reserve	(219,478,329)	(395,620,035)
Add/Less: Foreign Currency translation Gain/ loss	450,881	(1,516,719)
Less: Non-controlling Interest	(1,594)	(2,328)

Standard Bank PLC. FAD Head Office, Dhaka

		Amount in Taka	
		30.09.2025	31.12.2024
	Less: Coupon Payable to Mudaraba Peretual Bond		(417,600,000)
	Less: Transfer to Capital Reserve	(1,835,940)	(4,437,661)
	Less: Provision for Start-up Fund	-	(8,136,198)
	Less: Provision for CSR Fund	-	-
	Less: Cash/Stock dividend	-	(544,313,321)
	Balance at	**385,825,145**	**30,426,667**
16.1(b)	**Non-controlling Interest**		
	SBL Capital Mgt. Ltd.		
	Balance on 1 January	77,278	76,453
	Add: Addition during the period	870	825
	Sub Total	**78,148**	**77,278**
	Standard Bank Securities Ltd.		
	Balance on 1 January	94,780	93,277
	Add: Addition during the period	724	1,503
	Sub Total	**95,504**	**94,780**
	Balance at	**173,652**	**172,058**
17.	**CONTINGENT LIABILITIES**		
17.1	**Acceptances and Endorsements**		
	Back to Back L/C (Foreign)	43,309,501	21,012,944
	Back to Back L/C (Local)	8,821,995,413	8,874,110,682
	Letter of Credit (Others)	11,779,324,266	14,560,425,848
		20,644,629,180	**23,455,549,474**
17.2	**Letter of Guarantee**		
	Letter of Guarantee(Local)	20,685,495,314	17,975,668,066
	Letter of Guarantee(Foreign)	128,611,483	17,794,220
	Others	202,821,015	28,451,513
		21,016,927,812	**18,021,913,799**
	Money for which the Bank is contingently liable in respect of guarantees given favoring:		
	Directors	-	-
	Government	-	-
	Banks and other financial institutions	-	-
	Others	21,016,927,812	18,021,913,799
		21,016,927,812	**18,021,913,799**
17.3	**Irrevocable Letter of Credit**		
	Letter of Credit (Sight)	20,372,144,251	17,115,583,979
	Letter of Credit (Usance)	7,664,930,986	5,814,349,081
	Letter of Credit (Others)	-	-
		28,037,075,237	**22,929,933,060**
17.4	**Bill for Collection**		
	Inward local bill for collection	-	-
	Inward Foreign bill for collection	-	-
	Outward local bill for collection	6,897,881,015	6,705,057,804
	Outward Foreign bill for collection	1,148,820,073	3,637,030,991
		8,046,701,088	**10,342,088,795**
17.5	**Other Contingent Liabilities**	-	-
		-	-
		77,745,333,316	**74,749,485,128**
17(a)	**Consolidated contingent liabilities**		
	Acceptances and endorsements		
	Standard Bank PLC. (note-17)	20,644,629,180	23,455,549,474
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		20,644,629,180	**23,455,549,474**
	Letters of guarantee		
	Standard Bank PLC. (note-17)	21,016,927,812	18,021,913,799
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-

	Amount in Taka	
	30.09.2025	31.12.2024
Standard Bank Securities Ltd.	-	-
	21,016,927,812	**18,021,913,799**
Irrevocable Letters of Credit		
Standard Bank PLC. (note-17)	28,037,075,237	22,929,933,060
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	28,037,075,237	**22,929,933,060**
Bills for Collection		
Standard Bank PLC. (note-17)	8,046,701,088	10,342,088,795
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.		
Standard Bank Securities Ltd.	-	-
	8,046,701,088	**10,342,088,795**
Other Contingent liabilities		
Standard Bank PLC. (note-17)	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	-	-
	77,745,333,316	**74,749,485,128**

		January to September,2025	January to September,2024
18	**Income Statement**		
	Income:		
	Profit, discount and similar income **(note-18.1)**	13,526,836,060	12,297,487,507
	Dividend income (note-20)	-	-
	Fees, Commission and brokerage **(note-21.1)**	773,676,072	728,167,720
	Gains Less Losses arising from dealing in securities (note-20)	-	-
	Gains Less Losses arising from Investment securities (note-20)	1,896,233,397	820,852,464
	Gains Less Losses arising from dealing in Foreign Currencies **(Note-21.2)**	1,332,645,470	1,439,852,277
	Income from non banking assets	-	-
	Other operating income **(note-22)**	270,433,307	343,136,938
	Profit less losses on Profit rate changes	-	-
	Total	**17,799,824,306**	**15,629,496,906**
	Expenses:		
	Profit paid on deposit, Borrowings etc.**(note-19)**	13,052,196,650	10,062,576,537
	Losses on Investments	-	-
	Administrative Expenses **(note-18.2)**	2,621,668,396	2,869,385,635
	Other operating expenses **(note-33)**	223,469,431	229,130,544
	Depreciation on Banking assets **(note-32)**	110,964,886	120,144,010
	Total	**16,008,299,363**	**13,281,236,726**
	Operating Profit before Provision	**1,791,524,943**	**2,348,260,180**
		0	-
18(a)	**Consolidated Income Statement**		
	Income:		
	Standard Bank PLC. (note-18)	17,799,824,306	15,629,496,906
	Standard Exchange Co.(UK) Ltd.	31,389,275	32,939,359
	Standard Express(USA) Ltd.	152,266,811	193,796,890
	SBL Capital Mgt. Ltd.	74,765,716	77,258,050
	Standard Bank Securities Ltd.	38,137,664	56,995,983
	Total	**18,096,383,772**	**15,990,487,188**
	Expenses:		
	Standard Bank PLC. (note-18)	16,008,299,363	13,281,236,726
	Standard Exchange Co.(UK) Ltd.	30,692,877	32,728,633
	Standard Express(USA) Ltd.	186,742,615	161,691,598
	SBL Capital Mgt. Ltd.	11,254,341	16,293,017
	Standard Bank Securities Ltd.	14,581,328	15,630,173
	Total	**16,251,570,524**	**13,507,580,147**
	Consolidated Operating Profit before Provision	**1,844,813,247**	**2,482,907,041**
		0	-
18.1	**Profit,Discount and similar income**		
	Profit received from Investments **(note-18.3)**	13,048,575,195	11,995,922,609
	Profit received from FC clearing Account	-	-

Standard Bank PLC. FAD Head Office, Dhaka

		Amount in Taka	
		30.09.2025	31.12.2024
	Profit received from Bank and other financial institutions	478,260,865	301,564,898
		13,526,836,060	**12,297,487,507**
18.2	**Administrative Expenses**		
	Salary and allowances **(note-23)**	2,015,486,537	2,228,146,285
	Rent, Taxes, Insurance, Electricity etc.**(note-24)**	493,012,574	477,750,600
	Legal expenses **(note-25)**	5,359,970	5,951,724
	Postage, stamp, telecommunication etc.**(note-26)**	10,508,125	12,732,837
	Stationery, Printings, advertisement etc.**(note-27)**	34,420,098	50,528,766
	Managing Director's salary and fees **(note-28)**	8,700,000	4,350,000
	Directors' Fees **(note-29)**	5,041,070	3,987,927
	Shariah Supervisory Committee's Fees & Expenses (29)	248,785	185,629
	Auditor's fees **(note -30)**	28,750	480,250
	Zakat Expenses of the Bank **(32.1)**	-	-
	Repair of Bank's assets **(note-32)**	48,862,486	85,271,617
		2,621,668,396	**2,869,385,635**
	Expenses included VAT on which applicable		
18.3	**Profit received from Investments**		
	Bai Murābahah	1,684,497,528	1,435,074,873
	Bai Muajjal	4,999,228,074	4,429,091,742
	Bai Salam	108,548,035	48,169,556
	Hire Purchase/ HPSM	5,783,088,676	5,700,056,128
	Qard	2,445,927	8,524,316
	OBU Business	3,980,453	8,048,938
	Export Development Fund (EDF)	46,785,160	62,812,316
	Tijara VISA Card	61,183,372	53,671,470
	Inland bills purchased	334,175,515	240,336,969
	Foreign bills purchased and discounted	24,642,454	10,136,301
	Total Profit on Investments	**13,048,575,195**	**11,995,922,609**
	Profit received from FC clearing account	-	-
	Profit received from Bank and other Financial Institution	478,260,865	301,564,898
	Profit on Placement	-	-
		478,260,865	**301,564,898**
	Total	**13,526,836,060**	**12,297,487,507**
		-	-
18.3(a)	**Consolidated profit on investment**		
	Standard Bank PLC. (note-18.3)	13,526,836,060	12,297,487,507
	Standard Bank PLC. (Profit Received from SCML)	(210,053,355)	(210,782,027)
	Standard Bank PLC. (Profit Received from SBSL)	(38,547,684)	(31,826,644)
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	771,331
	SBL Capital Mgt. Ltd.	248,990,505	226,156,984
	Standard Bank Securities Ltd.	56,504,802	56,438,633
		13,583,730,329	**12,338,245,784**
19.	**Profit paid on deposits, borrowings, etc.**		
	Profit paid on deposits (note -19.1)	11,606,462,420	9,320,347,600
	Profit paid on borrowings (note -19.1)	1,445,734,231	742,228,937
		13,052,196,650	**10,062,576,537**
		-	-
19.1	**Profit paid on deposits ,borrowing etc of the Bank**		
	Profit paid on deposits		
	Mudaraba Savings Deposits	218,712,005	228,697,619
	Mudaraba Short Term Deposits	1,124,017,911	594,705,437
	Mudaraba Term Deposits	9,216,554,420	7,894,750,460
	Mudaraba Deposit Schemes	1,047,178,084	602,194,084
	Profit on lease liabilities as per IFRS-16	-	-
	Foreign Currency	-	-
		11,606,462,420	**9,320,347,600**
	Profit paid on borrowing		
	Profit paid on subordinated Bond	573,366,670	317,327,665
	Profit paid on Perpetual Bond	337,500,000	313,200,000
	Profit paid on Bangladesh Bank Refinance	534,867,561	107,127,132
	Profit paid on foreign Bank	-	-
	Profit Paid On Notice Money Borrowing	-	2,187,500
	Profit paid on repurchase agreement(Repo)	(0)	2,386,640
		1,445,734,231	**742,228,937**
		13,052,196,650	**10,062,576,537**

19(a) **Consolidated profit paid on Deposits, borrowings, etc.**

	Amount in Taka	
	30.09.2025	31.12.2024
Standard Bank PLC. (note-19)	13,052,196,650	10,062,576,537
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	13,052,196,650	**10,062,576,537**

20. Income from Investment

Dividend on shares	-	-
Gain on shares	-	-
Profit received from Corp. Bond	-	-
Profit received from Mudaraba Subordinated Bond	231,937,506	-
Profit received from Mudaraba Perpetual Bond	337,500,000	313,200,000
Profit from Government Securities(GIIB)	572,952,236	100,506,664
Profit from Government Securities/bond/Sukuk	753,843,655	407,145,800
	1,896,233,397	**820,852,464**
	-	-

20(a) Consolidated Income from Investment

Standard Bank PLC.	1,896,233,397	820,852,464
Standard Bank PLC. (Dividend Received from SCML)	-	-
Standard Bank PLC. (Dividend Received from SBSL)	-	-
Standard Exchange Co.(UK) Ltd.		
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	22,194,325	46,763,251
Standard Bank Securities Ltd.	9,933,953	17,651,568
	1,928,361,676	**885,267,283**

21. Commission/Fees, Exchange and Brokerage

Commission /Fees **(note-21.1)**	773,676,072	728,167,720
Exchange earnings **(note-21.2)**	1,332,645,470	1,439,852,277
Brokerage	-	-
	2,106,321,542	**2,168,019,997**
	-	-

21.1 Commission

Commission on Import L/Cs	368,044,411	349,946,299
Commission on Export L/Cs	281,611,268	259,724,560
Rebate on nostro a/c	-	522,506
Commission on Bank Guarantee	118,480,355	111,300,119
Commission on chanchyapatra	-	-
Commission on Remmittance	5,540,038	6,674,236
Underwriting commission	-	-
	773,676,072	**728,167,720**
Brokerage	-	-
	773,676,072	**728,167,720**

21.2 Exchange

Gains arising from Dealing Securities	-	-
Gains arising from Investment Securities	-	-
Gains arising from Foreign Trade Business	1,332,645,470	1,439,852,277
	1,332,645,470	**1,439,852,277**

21(a) Consolidated Commission, Exchange and Brokerage

Standard Bank PLC. (note-21)	2,106,321,542	2,168,019,997
Standard Exchange Co.(UK) Ltd.	27,875,568	30,602,369
Standard Express(USA) Ltd.	142,849,265	188,369,536
SBL Capital Mgt. Ltd.	8,984,240	13,889,842
Standard Bank Securities Ltd.	10,232,506	14,561,355
	2,296,263,121	**2,415,443,099**

22. Other operating income

SWIFT & Telex charge recoveries	10,074,839	13,289,378
Postage charge recoveries	6,182,867	6,421,677
Service charges	131,732,486	192,000,008
Locker charges	1,287,512	1,410,551

Standard Bank PLC. FAD Head Office, Dhaka

	Amount in Taka	
	30.09.2025	31.12.2024
Investments processing /documentation fees	23,157,862	36,806,038
Capital Gain on Sale of Assets	69,060	241,450
Debit / VISA Card Fees	76,684,249	71,729,196
Stationery Charge Recovery	384,103	950,660
Handling Commission On Lease Finance	1,680,044	974,730
Handling Charge On Pe-Hsia Booth	406,155	388,470
Earning on Treasury FEX	1,751,495	2,440,910
NPSB Settlement Income	6,818,354	7,306,827
Charges On Rtgs	8,251,723	7,299,663
Recovery From Written Off Investments A/C	264,822	1,056,023
Other earnings	1,687,736	821,357
	270,433,307	**343,136,938**
	-	-

22(a) Consolidated other operating income

Standard Bank PLC. (note-22)	270,433,307	343,136,938
Standard Exchange Co.(UK) Ltd.	3,513,707	2,336,990
Standard Express(USA) Ltd.	9,417,546	4,656,023
SBL Capital Mgt. Ltd.	4,650,000	1,230,000
Standard Bank Securities Ltd.	14,087	171,071
	288,028,647	**351,531,022**

23. Salaries and allowances

Basic salary	853,302,716	946,912,768
Allowances (**note-23.1**)	852,273,583	945,090,521
Bonus & ex-gratia	161,108,089	164,994,796
Bank's contribution to provident fund	70,356,995	94,442,355
Casual wages	78,445,154	76,705,845
	2,015,486,537	**2,228,146,285**
	-	-

23.1 Allowances

House rent allowances	426,933,298	475,146,191
Conveyance allowances	61,908,280	63,174,489
Entertainment allowances	45,584,904	41,906,388
House maintenance & utility	30,918,809	29,379,153
Medical allowances	85,457,654	94,977,126
Risk allowances	1,948,367	1,927,542
Washing allowances	1,152,342	1,179,613
Remuneration for probationaries	70,091,958	73,215,356
Charge allowances	2,466,167	2,446,666
Leave Fare Compensation	72,690,136	75,845,694
Gratuity	40,000,000	70,000,000
Leave Encashment	11,771,668	12,907,303
Extra allowances	1,350,000	2,985,000
	852,273,583	**945,090,521**

23(a) Consolidated salaries and allowances

Standard Bank PLC. (note-23)	2,015,486,537	2,228,146,285
Standard Exchange Co.(UK) Ltd.	9,490,261	8,147,935
Standard Express(USA) Ltd.	74,790,336	68,080,828
SBL Capital Mgt. Ltd.	6,018,205	10,826,132
Standard Bank Securities Ltd.	9,268,023	10,142,056
	2,115,053,362	**2,325,343,236**

24. Rent, Taxes, Insurance, electricity, etc.

Rent- Office	274,121,334	266,833,298
Rent- Godown	403,500	390,500
Rent Paid - Atm Booth	12,138,879	12,549,431
Rates and taxes	46,339,437	43,784,948
Insurance	100,435,164	99,811,386
Utilities	59,574,260	54,381,037
	493,012,574	**477,750,600**

24(a) Consolidated Rent, Taxes, Insurance, electricity, etc.

Standard Bank PLC. (note-24)	493,012,574	477,750,600
Standard Exchange Co.(UK) Ltd.	8,439,077	7,644,255
Standard Express(USA) Ltd.	55,505,363	13,085,265
SBL Capital Mgt. Ltd.	2,232,548	2,040,661
Standard Bank Securities Ltd.	2,054,485	1,914,774
	561,244,047	**502,435,555**

25. Legal expenses

Legal Charges	5,190,316	4,029,326
Fees ,Stamp & notary public expenses	169,655	1,922,398

	Amount in Taka	
	30.09.2025	31.12.2024
	5,359,970	5,951,724

25(a) Consolidated Legal expenses.

	30.09.2025	31.12.2024
Standard Bank PLC. (note-25)	5,359,970	5,951,724
Standard Exchange Co.(UK) Ltd.	407,492	1,451,310
Standard Express(USA) Ltd.	7,665,481	7,547,808
SBL Capital Mgt. Ltd.	132,000	50,600
Standard Bank Securities Ltd.	161,425	171,350
	13,726,369	15,172,792

26. Postage, Stamps, Telecommunication etc.

	30.09.2025	31.12.2024
Postage	6,215,857	7,924,716
Telegram, telex, fax and e-mail	223,833	291,653
Telephone, Mobile (office & residence)	4,068,435	4,516,468
	10,508,125	12,732,837

26(a) Consolidated Postage, Stamps, Telecommunication etc.

	30.09.2025	31.12.2024
Standard Bank PLC. (note-26)	10,508,125	12,732,837
Standard Exchange Co.(UK) Ltd.	184,144	166,045
Standard Express(USA) Ltd.	2,583,485	2,462,097
SBL Capital Mgt. Ltd.	38,810	26,270
Standard Bank Securities Ltd.	186,838	186,011
	13,501,403	15,573,260

27. Stationery, Printing, Advertisement etc.

	30.09.2025	31.12.2024
Printing stationery	4,528,399	7,766,682
Security stationery	232,408	208,548
Petty stationery	8,991,069	8,255,875
Computer stationery	8,124,727	10,559,326
Calender ,Dairy,Greetings Crads Etc	5,109,676	8,007,475
Publicity and advertisement	7,433,820	15,730,860
	34,420,098	50,528,766

27(a) Consolidated Stationery, Printing, Advertisement etc.

	30.09.2025	31.12.2024
Standard Bank PLC. (note-27)	34,420,098	50,528,766
Standard Exchange Co.(UK) Ltd.	650,524	481,499
Standard Express(USA) Ltd.	4,482,071	3,115,816
SBL Capital Mgt. Ltd.	167,951	53,587
Standard Bank Securities Ltd.	88,115	103,062
	39,808,759	54,282,730

28. Managing Director's salary and fees

	30.09.2025	31.12.2024
Basic salary	4,500,000	2,250,000
House rent allowance	1,200,000	600,000
Medical Allowances	600,000	300,000
House maintenance & utility	300,000	150,000
Bank's contribution to provident fund	-	-
Entertainment	300,000	150,000
Cook & Servant	300,000	150,000
Residence Security Guard	-	-
Bonus	1,500,000	750,000
Leave Fare Compensation	-	-
	8,700,000	4,350,000

29. Directors fees & meeting expenses

	30.09.2025	31.12.2024
	-	
Directors fees	2,120,000	1,816,000
Travelling and haltage	2,099,908	1,547,407
Refreshment and dinner	821,162	624,520
	5,041,070	3,987,927

29(a) Consolidated Directors fees & meeting expenses

	30.09.2025	31.12.2024
Standard Bank PLC. (note-29)	5,041,070	3,987,927
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	486,800	-
SBL Capital Mgt. Ltd.	237,500	115,000
Standard Bank Securities Ltd.	450,000	320,000
	6,215,370	4,422,927

29.2 Shariah Supervisory Committee's Fees & Expenses

	30.09.2025	31.12.2024
Directors fees	78,785	35,629
Travelling and haltage	-	-
Refreshment and dinner	170,000	150,000
	248,785	185,629

		Amount in Taka	
		30.09.2025	31.12.2024
30.	**Audit fees**	28,750	480,250
		28,750	**480,250**
30 (a)	**Consolidated Auditors fees**		
	Standard Bank PLC.	28,750	480,250
	Standard Exchange Co.(UK) Ltd.	482,321	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		511,071	**480,250**
31.	**Charges on Investments losses**		
	Investment-written off	-	-
	Profit waived	-	-
		-	-
31(a).	**Consolidated charges on Investments losses**		
	Standard Bank PLC.	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		-	-
32.	**Depreciation and repair of Banks assets**		
	Depreciation on Fixed Assets		
	Building	9,512,303	17,576,691
	Furniture & fixture	63,409,394	60,723,955
	Office appliance & equipment	12,238,059	16,505,554
	Computer	14,970,005	12,018,240
	Software	7,774,272	8,483,581
	Right of use assets	-	-
	Motor vehicle	3,060,853	4,835,989
		110,964,886	**120,144,010**
	Repair, Renovation & Maintenance of Bank's Assets		
	Office furniture	-	-
	Office appliance & equipment	13,880,413	12,503,403
	Computer	1,835,978	2,052,176
	Software	28,650,070	63,091,247
	Motor vehicle	4,496,025	7,624,791
		48,862,486	**85,271,617**
	Total	**159,827,371**	**205,415,627**
32(a)	**Consolidated depreciation and repair of Banks assets**		
	Standard Bank PLC. (note-32)	159,827,371	205,415,627
	Standard Exchange Co.(UK) Ltd.	702,579	1,023,364
	Standard Express(USA) Ltd.	1,030,681	34,517,737
	SBL Capital Mgt. Ltd.	1,074,009	864,181
	Standard Bank Securities Ltd.	650,735	562,454
		163,285,375	**242,383,363**
32(b)	**Zakat Expenses of the Bank**		
	Zakat Expenses	-	-
		-	-
33.	**OTHER EXPENSES**		
	Entertainment (office)	17,162,551	15,169,030
	Donation & subscription	3,034,686	15,397,814
	Travelling	5,142,814	3,334,360
	Anniversary	365,230	16,400
	Training and seminar expenses	1,586,463	3,362,662
	Newspaper and periodicals	822,602	725,774
	Petrol, oil and lubricants	9,993,755	13,735,783
	Car expenses	25,886,683	25,113,026
	Photocopy expenses	1,712,562	1,495,804
	Staff uniform and liveries	1,997,960	2,590,101
	Cleaning and washing	5,984,100	5,960,116
	Premises up keeping	641,950	810,521
	Local conveyance	5,683,356	5,440,645
	Business development	6,036,136	5,966,129
	Freight and cartage	291,960	62,230
	Cook and servant	9,121,413	7,456,403
	Annual General Meeting	3,391,000	2,521,671
	Bank charges and commission paid	4,434,977	5,791,705

	Amount in Taka	
	30.09.2025	31.12.2024
On Line (ABB) expenses	62,365	52,208
Managers Conference exp	37,000	3,354,309
Performance award	4,402,500	1,052,500
SBL welfare fund	8,170,794	8,170,794
Generator expenses	1,197,880	1,284,084
Connectivity fees	9,299,565	10,761,957
Visa Card Process charges	22,792,160	24,332,990
Dhaka Stock Exchange	600,000	608,000
Chittagong Stock Exchange	600,000	650,000
Recruitment Expenses	3,899,178	49,613
Green Banking	1,470	2,500,000
NPSB settlement expenses	2,619,235	1,542,640
Discomfort Allowances	99,100	207,200
Security Service-Out Sourcing	55,663,931	55,967,189
Subordinated Bond Issue Expenses	8,808,368	517,500
Nid Verification Charge	904,305	501,685
Medical Expenses	-	2,770
Other Expenses	545,865	734,196
	223,469,431	**229,130,544**

Expenses included VAT on which applicable

33(a) Consolidated other expenses

Standard Bank PLC. (note-33)	223,469,431	229,130,544
Standard Exchange Co.(UK) Ltd.	10,336,479	13,814,225
Standard Express(USA) Ltd.	40,198,397	32,882,047
SBL Capital Mgt. Ltd.	1,353,319	2,316,586
Standard Bank Securities Ltd.	1,721,707	2,230,466
	277,079,333	**280,373,868**

33.1 Nostro account maintenance

Nostro account maintenance	-	-
Bank charge	-	-
	-	-

34 Provision for Investments,off balance sheet exposure & other assets

Provision for bad and doubtful Investments	683,523,299	2,003,863,773
Provision for SMA Investments	-	-
Provision for unclassified Investments	-	-
Special General Provision-COVID-19	-	-
Provision for Start-up Fund	-	-
Provision for off balance sheet exposure	-	-
Provision for other assets	10,610,000	340,000
Provision for diminution in value of investments(34.1)	-	49,600,000
	694,133,299	**2,053,803,773**
	-	

34.1 Provision for diminution in value of investments

Dealing Securities		
Quoted	-	-
Unquoted	-	-
Investment Securities	-	-
Quoted	-	49,600,000
Unquoted	-	-
	-	**49,600,000**
	694,133,299	**2,103,403,773**

34.1(a) Consolidated Provision for diminution in value of investments

Dealing Securities	**-**	**49,600,000**
Standard Bank PLC. (note-34.1)	-	49,600,000.00
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
Investment Securities	**8,450,874**	**91,795,438**
Standard Bank PLC. (note-34.1)	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	5,295,231	7,853,254
Standard Bank Securities Ltd.	3,155,643	83,942,184
	8,450,874	**141,395,438**
	-	

34(a) Consolidated Provision for Investments,off balance sheet exposure & other assets

Standard Bank PLC. FAD Head Office, Dhaka

	Amount in Taka	
	30.09.2025	31.12.2024
*Provision for bad and doubtful investments-SBL	683,523,299	2,003,863,773
Provision for SMA investments-SBL	-	-
Provision for unclassified Investments -SBL	-	-
Special General Provision-COVID-19	-	-
Provision for Start-up Fund	-	-
Provision for off balance sheet exposure-SBL	-	-
Provision for diminution in value of investments (SCML & SBSL)	8,450,874	11,411,670
Provision for impairment of client margin Investments (SCML & SBSL)	23,392,702	26,492,781
Provision for others (SBL)	10,610,000	-
	725,976,875	**2,041,768,224**

35 Tax expenses

Current tax	531,260,486	1,173,852,730
Deferred tax	(8,692,543)	(9,372,366)
	522,567,943	1,164,480,364
	-	

35(a) Consolidated tax expenses

Current tax		
Standard Bank PLC. (note-35)	531,260,486	1,173,852,730
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	15,014,918	13,364,546
Standard Bank Securities Ltd.	4,990,051	8,782,628
	551,265,455	**1,195,999,904**
Deferred tax		
Standard Bank PLC. (note-35)	(8,692,543)	(9,372,366)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	(8,692,543)	**(9,372,366)**
Total	**542,572,912**	**1,186,627,538**
	-	

36 Earning Per Share (EPS)

Net profit after tax	574,823,701	460,908,453
Number of Ordinary Share	1,115,842,308	1,115,842,308
Earning Per Share *	**0.52**	**0.41**

* Earning per share calculated dividing basic earning during the year by number of share outstanding as on reporting date complying with the provision of IAS-33.

36(a) Consolidated Earning Per Share (EPS)

Net profit after tax	576,263,460	535,503,689
Number of Ordinary Share	1,115,842,308	1,115,842,308
Earning Per Share *	**0.52**	**0.48**

* Earning per share calculated dividing basic earning during the Period by number of share outstanding as on reporting date complying with the provision of IAS-33.

37 Reconciliation of Net Profit after Taxation with Cash Flows from Operating Activities before changes In Operating Assets & Liabilities

Standard Bank PLC.		
Net profit after taxation	574,823,701	460,908,453
Provision for taxation	522,567,943	853,487,952
Provision for Investments& Off BS Exposure	694,133,299	1,033,863,774
Changes in profit and others receivable	(3,280,931,671)	(3,714,571,931)
Changes in accrual Profit expense	806,593,528	3,405,430,054
Depreciation & Amortization of Fixed Assets	110,964,886	120,144,010
Proceeds from sale of fixed assets	69,060	241,450
Advance Income taxes paid	(1,081,017,801)	(692,054,323)
	(1,652,797,055)	**1,467,449,440**
Consolidated	-	-
Net profit after taxation	576,263,460	535,503,689
Provision for taxation	542,572,912	875,635,126
Provision for Investments& Off BS Exposure	725,976,875	1,071,768,225
Changes in Profit and others receivable	(2,348,463,290)	(3,719,212,019)
Changes in accrual Profit expense	806,593,528	3,405,430,054
Depreciation & Amortization of Fixed Assets	112,547,656	121,465,134

	Amount in Taka	
	30.09.2025	31.12.2024
Proceeds from sale of fixed assets	69,060	241,450
Advance Income taxes paid	(977,717,325)	(649,685,650)
	(562,157,124)	1,641,146,010
	0	-

38 Net Operating Cash Flows per Share (NOCFPS)

Net cash flow from operating activities	9,944,056,699	1,584,659,660
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Operating Cash Flows per Share (NOCFPS)	**8.91**	**1.42**

38(a) Consolidated Net Operating Cash Flows per Share (NOCFPS)

Net cash flow from operating activities	9,888,000,274	1,536,639,024
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Operating Cash Flows per Share (NOCFPS)	**8.86**	**1.38**

We would like to inform you that the Net Operating Cash Flow per Share (NOCFPS) has significantly increased as of 30 September 2025 compared to the same period in the previous year (30 September 2024), due to the following reasons:

a) Cash inflow increased significantly due to a rise in deposits amounting to Tk. 474.58 crore as of 30 September 2025, compared to the position as of 31 December 2024.

b) Cash inflow also increased substantially due to higher placements from banks, which rose by Tk. 893.32 crore as of 30 September 2025 compared to 31 December 2024.

c) Investment income increased by Tk. 124.55 crore as of 30 September 2025 compared to 30 September 2024, contributing to higher cash inflows.

d) Income from investments in shares and securities rose significantly by Tk. 104.31 crore as of 30 September 2025 compared to 30 September 2024.

e) Operating expenses decreased by Tk. 24.56 crore as of 30 September 2025 compared to 30 September 2024, resulting in higher net cash flow.

39 Related Party Disclosures

Statement of Investmentsto Our Bank Directors & their Relatives (Figure in lac)

SL No.	Name of the Directors	Status with Bank	Name of the Concern	Nature of Investment	Limit	Outstanding
1	Mr.Md. Abdul Aziz	Chairman	M/s. Mohammed Abdul Aziz	Bai-Muajjal (Gen)	523.00	-
2	Mr.Md. Abdul Aziz	Chairman	M/s. New Ruma Products	Letter of Credit	428.00	88.08
3	Mr.Md. Abdul Aziz	Chairman	M/s. Alim International	Letter of Credit	-	47.92
4	Mr. Md. Monzurul Alam	Vice Chairman	M/s. Monzurul Alam.	Bai-Muajjal (Gen)	945.00	1,076.31
5	Mr.Kazi Akramuddin Ahmed.	Director	M/s. Kazi & Co.	Bai-Muajjal (Gen)	400.00	73.17
6	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	Bai-Muajjal (Gen)	100.00	52.62
7	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	MPI-TR	100.00	-
8	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	Letter of Credit	200.00	-
9	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	Bank Guarantee	200.00	23.99
10	Mr. Md. Shamsul Alam	Director	M/s. Radio Vision	Bai-Muajjal (Gen)	300.00	176.03
11	Mr.Kamal Mostafa Chowdhury	Director	M/s. K.M.C. International	Bai-Muajjal (Gen)	1,218.00	-
12	Mr.S.A.M. Hossain	Director	M/s. Samira Trade International	Bai-Muajjal (Gen)	660.00	-
13	Mr.Ferozur Rahman	Director	M/s. Olio Enterprise	Bai-Muajjal (Gen)	1,090.00	177.54
14	Mr. Ashok Kumar Saha	Director	Mr. Ashok Kumar Saha	Bai-Muajjal (Gen)	250.00	278.67
15	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.07	1.07
16	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.83	1.83
17	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	7.98	7.98
18	Mr. Mohammed Zahedul Hoque	Director	M/S.Zahed Brothers	Bai-Muajjal (Gen)	870.00	998.08
19	Mr.Ferdous Ali Khan	Director	Ferdous Ali Khan Model School & College	HPSM	53.00	14.26
20	Mr.A.K.M Abdul Alim	Director	MAAS Corporation	HPSM	43.00	37.59
21	Mr.A.K.M Abdul Alim	Director	MAAS Corporation	Letter of Credit	277.00	15.42
	Total				**7,667.88**	**3,070.56**

40 Reconciliation of inter Banks/Books of accounts

Books of Accounts with regard to inter bank (In Bangladesh and outside Bangladesh) are reconciled and there are no material differences, which may affect the financial statements significantly.

41 Unclaimed Dividend

Dividend remained unclaimed which were declared for the year

2013	-	-
2016	-	-
2019	-	-
2020	-	-
2021	14,260,642	14,260,642
2022	6,945,154	6,945,154

Standard Bank PLC. FAD Head Office, Dhaka

	Amount in Taka	
	30.09.2025	31.12.2024
2023	20,418,982	20,418,982
	41,624,778	**41,624,778**

In compliance with directive issued by Bangladesh Securities and Exchange Commission Directive dated 14 January 2021, gazette and aletter issued on 27 June 2021 & on 6 July 2021 respectively, we had already transferred Taka 4,66,50,548 to Capital Market Stabilization Fund (CMSF) as unclaimed dividend for the year 2013 to 2020, excluding unclaimed cash dividend under Lawsuit. Details of transferredto Capital Market Stabilization Fund (CMSF) are mentioned below:

2013	16,800,754	16,800,754
2016	9,288,685	9,288,685
2019	13,769,183	13,769,183
2020	6,791,926	6,791,926
	46,650,548	**46,650,548**

42 Statement of Liquidity

The liquidity statement has been prepared in accordance with the remaining maturity grouping of the value of the assets and liabilities as on 31 December, 2023 under the guidelines of Bangladesh Bank BRPD circular No.14 dated 25th June, 2003.

43 Workers Participation Fund and Welfare Fund

Consistent with the industry practice and in accordance with The Bank Company Act. 1991, no provision has been made for WPPF.

44 Net Asset Value Per Share

Shareholders' Equity	19,111,753,330	18,536,929,629
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Asset Value (NAV) Per Share	**17.13**	**16.61**

44(a) Consolidated Net Asset Value Per Share

Shareholders' Equity	19,128,546,365	18,553,667,964
Number of Ordinary Share	1,115,842,308	1,115,842,308
Consolidated Net Asset Value (NAV) Per Share	**17.14**	**16.63**